



**Exploring the Factors that Impact on the Attitude to Purchase:**

*A spotlight on counterfeit luxury handbags among Durban's emergent Black  
Middle-class Females*

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## ABSTRACT:

Increased sales of counterfeit luxury branded handbags are a significant transnational concern. Research effort concerning understanding this purchase behaviour has largely been contextualised outside of Africa, with varying results relating to the impact of attitude on the purchase decision-making process having emerged. With South Africa serving as one of the most profitable counterfeit luxury handbag markets on the continent, this study sought to fundamentally determine whether consumers' attitude effected their buying rationale. The study was conducted in Durban, home to a large female middle-class population, deemed to satisfy many of the characteristics attributed to the typical counterfeit handbag consumer.

The study adopted a post-positivist research paradigm and employed a causal research design. In terms of research strategy, the study made use of a quantitative approach. The target population regarding the investigation pertained to Durban's emergent Black middle class females. In order to segment this population, non-probability sampling was utilised, with convenience and snowball sampling having been selected. The total sample size amounted to 350 individuals, who provided data by means of a self-administered questionnaire. Once collected, this data was interpreted through factor and regression analyses.

The findings of the study confirmed that individual, product and service factors impacted upon the attitude to purchase of counterfeit luxury handbags among Durban's emergent Black Middle-class females. Furthermore, it was discovered that the attitudinal antecedent's of *knowledge*, *perceived risk*, *ethical obligation*, *product price* and *service quality* significantly influenced attitude formation, and in turn, attitude to purchase. As such, the information collated allows for those combating counterfeit sales activity to focus their efforts and resources in a more predetermined manner. It is therefore primarily recommended that anti-counterfeiting agents place greater emphasis upon defending intellectual property rights through demand, or 'consumer focused' initiatives which target specific purchase-prompting variables. This investigation also provides interesting opportunities for future research, including determining whether attitude continues to play an important role across different South African provinces, as well as within international settings.

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS .....	i
ABSTRACT .....	ii
LIST OF FIGURES.....	viii
LIST OF TABLES.....	ix
LIST OF ACRONYMS .....	x
<b>CHAPTER 1: INTRODUCTION AND BACKGROUND .....</b>	<b>1</b>
1.1 INTRODUCTION .....	1
1.2 BACKGROUND TO THE STUDY .....	3
1.2.1 Attitude-Based Theoretical Foundations .....	3
1.2.2 Branded Luxury Counterfeit Goods .....	5
1.2.3 The Impact of Counterfeit Goods on the Purchase Decisions of the Emergent Black Middle Class .....	6
1.3 PROBLEM STATEMENT .....	8
1.4 RATIONALE FOR THE STUDY .....	8
1.5 RESEARCH OBJECTIVES .....	9
1.5.1 Primary Objective.....	9
1.5.2 Secondary Objectives .....	9
1.7 RESEARCH METHODOLOGY .....	10
1.7.1 Research Paradigm .....	10
1.7.2 Research Design .....	10
1.7.3 Target Population.....	11
1.7.4 Sampling .....	11
1.7.5 Sampling Frame.....	11
1.7.6 Data Collection.....	11
1.7.7 Data Analysis and Presentation .....	12
1.7.8 Hypothesis Testing .....	12

1.8 ETHICAL CONSIDERATIONS .....	13
1.9 SCOPE AND LIMITATIONS OF THE STUDY .....	13
1.10 CHAPTER ORGANISATION .....	14
1.11 CHAPTER SUMMARY .....	15
<b>CHAPTER 2: THE THEORETICAL FRAMEWORK.....</b>	<b>16</b>
2.1 INTRODUCTION .....	16
2.2 UNDERSTANDING CONSUMER ATTITUDE.....	16
2.3 CONSUMERS AS DECISION-MAKERS.....	18
2.4 THE THEORETICAL FRAMEWORK .....	19
2.4.1 The Theory of Reasoned Action Model .....	19
2.4.2 The Attitude Towards the Object Model.....	21
2.4.3 The Ethical Decision-Making Theory Model .....	23
2.4.4 The Purchase Decision-making Process .....	24
2.5 THE CONCEPTUAL FRAMEWORK .....	26
2.5.1 An Overview of the Conceptual Framework .....	27
2.5.2 Input Variables .....	27
2.5.3 Intervening Variables .....	28
2.5.4 Output Variables .....	30
2.5.5 Conceptual Framework Variable Grouping .....	30
2.6 CHAPTER SUMMARY .....	30
<b>CHAPTER 3: THE CONTEXTUAL SETTING – COUNTERFEIT LUXURY GOODS AND THE EMERGENT BLACK MIDDLE CLASS .....</b>	<b>32</b>
3.1 INTRODUCTION .....	32
3.2 DEFINING COUNTERFEITS .....	33
3.3 THE GLOBAL IMPACT OF COUNTERFEIT CONSUMPTION.....	33
3.4 THE LUXURY COUNTERFEIT MARKET .....	34
3.4.1 Understanding the Demand for Counterfeit Luxury Goods.....	34

3.4.2 Brands becoming Victims to Counterfeiting .....	35
3.4.3 Luxury-Branded Counterfeit Handbags .....	36
3.5 COUNTERFEITING IN AFRICA .....	38
3.6 COUNTERFEITING IN SOUTH AFRICA .....	39
3.7 THE SOUTH AFRICAN BLACK MIDDLE CLASS .....	40
3.7.1 The South African Emergent Black Middle Class .....	42
3.8 COUNTERFEITING IN DURBAN .....	43
3.8.1 The Demand for Luxury-Branded Counterfeit Handbags among Durban's EBMC Women .....	45
3.9 CHAPTER SUMMARY .....	45
<b>CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY .....</b>	<b>47</b>
4.1 INTRODUCTION .....	47
4.2 RESEARCH PHILOSOPHY .....	47
4.2.1 Interpretive Paradigm .....	47
4.2.2 Positivist Paradigm .....	48
4.3 RESEARCH DESIGN .....	49
4.4 RESEARCH STRATEGY .....	50
4.5 TARGET POPULATION .....	51
4.6 SAMPLING .....	52
4.7 SAMPLING STRATEGIES .....	53
4.7.1 Non-Probability Sampling .....	<b>Error! Bookmark not defined.</b>
4.8 RESEARCH INSTRUMENT .....	56
4.8.1 Questionnaire .....	56
4.9 PILOT STUDY .....	58
4.10 DATA ANALYSIS .....	59
4.11 VALIDITY AND RELIABILITY .....	60
4.12 ELIMINATION OF BIAS .....	60



4.13 ETHICAL CONSIDERATIONS .....	61
4.13.1 Ensuring Participants Have Given Formal Consent.....	61
4.13.2 Ensuring No Harm Comes to Participants .....	62
4.13.3 Ensuring Confidentiality and Anonymity .....	62
4.13.4 Ensuring that Permission is Obtained .....	62
4.14 CHAPTER SUMMARY .....	64
<b>CHAPTER 5: RESULTS .....</b>	<b>65</b>
5.1 INTRODUCTION .....	65
5.2 FIELDWORK REPORT .....	65
5.3 SAMPLE SIZE AND RESPONSE RATE .....	65
5.4 INTERNAL CONSISTENCY .....	66
5.5 DESCRIPTIVE STATISTICS .....	67
5.5.1 Knowledge .....	69
5.5.2 Perceived Risk .....	69
5.5.3 Ethical Obligation .....	70
5.5.4 Product Price .....	70
5.5.6 Product Quality .....	70
5.5.7 Service Quality .....	71
5.5.8 Purchase Decision-Making .....	71
5.6 INFERENTIAL STATISTICS .....	71
5.6.1 Factor Analysis .....	72
5.6.2 Regression Analysis .....	74
5.7 CHAPTER SUMMARY .....	77
<b>CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS .....</b>	<b>79</b>
6.1 INTRODUCTION .....	79
6.2 SYNOPSIS OF RESEARCH .....	79
6.3 SUMMARY OF FINDINGS .....	80

6.3.1 Individual Factor Findings .....	800
6.3.2 Product Factor Findings .....	811
6.3.3 Service Factor Findings .....	811
6.3.4 Summary of Construct Findings.....	811
6.4 ASSESSING FINDINGS WITHIN THE CONTEXT OF EXISTING LITERATURE .....	822
6.5 MANAGERIAL AND PRACTICAL IMPLICATIONS .....	833
6.6 LIMITATIONS .....	844
6.7 CONCLUSIONS .....	855
6.8 RECOMMENDATIONS FOR FUTURE RESEARCH .....	855
<b>REFERENCES</b> .....	866
APPENDIX 1: Declaration of Statistical Approval .....	124
APPENDIX 2: Declaration of Professional Edit.....	115
APPENDIX 3: Research Instrument.....	116
APPENDIX 4: UCT Faculty of Commerce Ethics Research Committee Approval..	124
APPENDIX 5: Agreement to Participate in Research .....	125
APPENDIX 6: Research Request Letters .....	127
APPENDIX 7: Confirmation of Research Request Approval.....	136
APPENDIX 8: Descriptive Statistics Per Variable – Frequency Distributions .....	138
APPENDIX 9: Communalities Per Variable .....	156
APPENDIX 10: Factor Loadings Per Variable .....	159
APPENDIX 11: Descriptive Statistics Per Variable – Total Scoring Approach .....	162

## LIST OF FIGURES:

Figure 1.2: Composition of the dissertation.....	14
Figure 2.1: Formation of beliefs .....	17
Figure 2.2: Formation of beliefs and attitudes .....	17
Figure 2.3: Consumer decision-making process continuum .....	18
Figure 2.4: The TRA model .....	20
Figure 2.5: Adapted TRA Model.....	21
Figure 2.6: The ethical decision-making theory .....	24
Figure 2.7: The classical purchase decision-making model.....	26
Figure 2.8: The conceptual framework.....	27
Figure 4.1: Sample size calculation .....	56
Figure 6.1: The conceptual model.....	<b>Error! Bookmark not defined.</b>

## LIST OF TABLES:

Table 1.1: Research hypotheses .....	12
Table 4.1: Targeted research area information .....	55
Table 5.1: Question 1.1 Frequency Results .....	66
Table 5.2: Question 1.2 Frequency Results .....	66
Table 5.3: Question 1.3 Frequency Results .....	66
Table 5.4: Question 1.4 Frequency Results .....	66
Table 5.5: Cronbach's Alpha values per variable .....	67
Table 5.6: Descriptive statistics per variable .....	68
Table 5.7: Eigenvalues and percentage of variance explained per variable .....	73
Table 5.8: Purchase decision-making factor loadings .....	73
Table 5.9: Purchase decision-making regression model (Factor 1) .....	75
Table 5.10: Purchase decision-making regression model (Factor 2) .....	76
Table 5.11: Regression model using totals .....	76
Table 5.12: Research hypotheses .....	77

## **ACRONYMS AND ABBREVIATIONS:**

ATB	Attitude-Toward-Behaviour
ATO	Attitude Towards the Object
EBMC	Emergent Black Middle Class
EDM	Ethical Decision-Making
IPS	Individual, Product and Service
IT	Information Technology
KMO	Kaiser-Mayer-Olkin
KZN	KwaZulu-Natal
OECD	Organization for Economic Co-operation and Development
SARS	South African Revenue Services
SPSS	Statistical Package for Social Sciences
StatsSA	Statistics South Africa
TRA	Theory of Reasoned Action
UCT	University of Cape Town
US	United States of America

## **CHAPTER 1: INTRODUCTION AND BACKGROUND**

### **1.1 INTRODUCTION**

Consumer behaviour has long stood as both an interesting and integral topic within the realm of marketing research (East, Singh & Wright, 2016; Schiffman & Kanuk, 2004). In order to understand customer behaviour (for example, purchasing decisions), it is primarily necessary to examine influential behavioural elements, such as consumer attitude. Although purchasing decisions often include the obtainment of legal goods, the procurement of illegal products is on the rise with counterfeiting having been named as a global growing problem (Joji & Joseph, 2015; Michaelidou & Christodoulides, 2011; Wilcox, Kim & Sen, 2009). With world imports of fake goods valued at almost half a trillion dollars per annum, the demand for imitation products cannot be ignored (Organization for Economic Co-operation and Development [OECD], 2016).

Durban, located in the province of KwaZulu-Natal on the country's east coast, is home to the most expansive active maritime port in sub-Saharan Africa, which handles in excess of 31.4 million cargo tonnes per annum (KwaZulu-Natal Transport, 2017). Although most imports into the city are deemed to be permissible, an alarming number of counterfeit goods seizures have been made at the Durban harbour in recent years. In fact, a single search and seizure operation conducted by the South African Directorate for Priority Crime Investigation (the Hawks) in July 2016 netted more than R41 million in counterfeit goods (Nxumalo & Mthethewa, 2016). Though the content of the counterfeit cargo may vary, recent seizures have included perfumes, shoes, clothing and luxury-branded handbags (Nxumalo & Mthethewa, 2016; Nair, 2012; SAPA, 2010). While imitation handbags have long been acknowledged as a lucrative market amongst counterfeiters and consumers alike, the demand for these bags has rapidly increased in recent years, so much so that in 2016, the OECD (2016) named the counterfeit leather and handbag articles industry the most affected by global counterfeiting in terms of trade percentage.

To further understand the drivers of this counterfeit trade, however, it is necessary first to examine the demand side of the issue: counterfeit consumers (in this case, residents of Durban). Durban's population is deemed to be majority black African (51.1%) and female (51.5%) (Statistics South Africa [StatsSA], 2017).

Moreover, the bulk of this female population is aged between 20–29 years, with 6.4% being 20–24 years old and 6.1% being 25–29 years old. In addition, Durban is home to a large black middle-class (StatsSA, 2017). On account of the wide range within the South African middle-class segment, researchers have divided the population into two parts, namely, the established and the emergent black middle-class (EEBMC) (both of which are deemed to be approximately equal in size) (Burger, Louw, Pegado & van der Berg, 2014).

The emerging group, however, is regarded as being less educated, prone to greater vulnerability and earn lower incomes than their ‘established’ peers. Moreover, the group typically displays greater conspicuous consumption habits than that of the established black middle class (StatsSA, 2011). Previous research also shows that a high level of purchasing of goods is associated with middle-class lifestyles (Burger et al., 2014). However, with the EBMC<sup>1</sup> having an average annual income per capita of R97 000, the group is largely financially excluded from the genuine luxury handbag market (StatsSA, 2017) because the genuine item, for example, a Louis Vuitton handbag, can cost between R14 000 and R79 000 (Luxity, 2018). Yet, the individuals that fall under this category are still able to afford counterfeit luxury-branded handbags<sup>1</sup>(e.g., R380) (Ananzi.co.za, 2019) and may view these purchases as a means to exhibit conspicuous consumption habits without having to make the hefty investment that authentic purchases require. Additional factors, such as ethical obligations, however, may also contribute towards purchase intent or the lack thereof (Bian & Moutinho, 2009; Michaelidou & Christodoulides, 2011; Veloutsou & Bian, 2008).

The female 20–29 years age-group of individuals that form part of Durban’s EBMC therefore present an interesting population from which to extract data relating to counterfeit goods, more specifically imitation luxury-branded handbags. By determining the impact of the group’s attitude to consumption decision-making procedure, a greater understanding of the EBMC will be established. The study will also provide a means to identify which factors members of the target group view as important in terms of counterfeit purchase behaviour.

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<sup>1</sup> EBMC will solely refer to the Emergent Black Middle Class within the context of this study

Thus, academics, businesses, marketers and government entities (such as the South African Revenue Services [SARS]) will be better equipped to deal with the issue of combating counterfeit trade by establishing measures that deal directly with evidence-based consumer-related purchase deterrents.

This chapter thus serves as the basis for the remainder of this dissertation. Background information pertaining to the study is primarily presented, followed by the detailing of the researcher's problem statement and research aim, questions and objectives. Once an understanding of the investigation is established, the contribution of the study is highlighted. Lastly, the structure of the dissertation document is provided.

## **1.2 BACKGROUND TO THE STUDY**

In this section, the underlying theory concerning the study is discussed. The theoretical foundations of consumer attitude are examined first, followed by a probe into the market for branded counterfeit luxury goods. Thereafter, the impact of counterfeit goods on the purchase decisions of the EBMC is explored.

### **1.2.1 Attitude-Based Theoretical Foundations**

Consumer attitude (regarded to be a learned predisposition to act in a consistently favourable or unfavourable way regarding a given object), has long served as a topic of interest within the realm of consumer behaviour (Schiffman & Kanuk, 2004; Sethna & Blythe, 2016). Thus, several researchers have created models that seek to segment the construct, some of which include the tri-component model, the attitude-towards-the-advert model and several multi-attribute models (Schiffman & Kanuk, 2004). In this section, the three models selected to form the basis of the study's conceptual framework are discussed, commencing with the Theory of Reasoned Action model (TRA). The TRA has allowed researchers to make significant and important discoveries regarding both consumer attitude and behavioural intention.

The model's creators, Ajzen and Fishbein (1980), suggest that behavioural intent is derived from dual sources: firstly, attitude towards a behaviour and secondly, subjective norms, formed by normative beliefs (Fang, Ng, Wang & Hsu, 2017).



Previous studies concerning attitude and counterfeit goods have segmented beliefs and evaluations into three main segments, namely, price consciousness, ethical obligation and perceived risk (Bian & Moutinho, 2009; De Matos, Ituassu & Rossi, 2007; Joji & Joseph, 2015; Michaelidou & Christodoulides, 2011; Veloutsou & Bian, 2008).

The Attitude Towards the Object (ATO) model, also developed by Fishbein (1967), states that individuals hold numerous beliefs about any given object (i.e. different values, goals, characteristics and attributes that set the foundation for either positive or negative associations). Thus, the summated evaluated response to an object (an attitude) is formed and elicited on future occasions when the object at hand is concerned. In essence, the model stipulates that attitude is a function of one's beliefs and may be influenced by product attributes including, inter alia, price, quality, convenience and variety (Dean, 2015).

Although the third framework, Ethical Decision-Making Theory (EDM), is not commonly associated with attitudinal-based studies, the goods under study (counterfeit products) bring ethical aspects into consideration due to the illegal nature of the product. The theory rests on three main variables: individual factors, significant others and opportunities. According to Ferrell and Gresham (1985), individual factors may contribute towards the evaluation of a behaviour. Secondly, behaviours may be learned through interaction with significant others. Lastly, one's opportunity to be involved in a behaviour is deemed to contribute towards the deciphering of ethical conduct (Faria, 2013).

To illustrate the impact of attitude to purchase of EBMC buyers, the study combines the above-mentioned theoretical frameworks into a conceptual framework. This newly developed conceptual framework seeks to integrate key elements of each of these theoretical models in order to generate a holistic representation of the internal drivers of attitude. The framework therefore combines beliefs and evaluations from the TRA (in the form of perceived risk and ethical obligation) with the product attributes 'price and quality' (selected from the ATO model), as well as 'knowledge' (categorised as an individual factor) located within the EDM model.

The final antecedent included in the conceptual framework, 'customer service', was integrated due to evidence of its significance in relation to South African purchase

behaviour in particular. A report compiled by research firm, Nielsen (2015), for example, states that South African customers want not only to search for and receive products quickly and conveniently, but also find answers to their questions or problems easily, and if not, they are quick to move away from a business or specific brand. Thus, the quality of the experience one receives when involved in the purchase decision-making procedure is deemed to be paramount.

Although customer experience typically ranges from pre- through to post-purchase, the current study seeks to focus solely on the experience the customer receives within the initial stages of the decision-making procedure (that is, up until the point of purchase). Ultimately, this framework will serve not only to be the first of its kind (in terms of composition), but also in terms of reception – examination within an African setting, and within a context where the effect of attitude on the purchase decision-making procedure has not yet been considered in relation to counterfeit luxury products.

### **1.2.2 Branded Luxury Counterfeit Goods**

Counterfeit goods span multiple industries and include items ranging from apparel and accessories to electronics, medication and even vehicle parts (International Anti-Counterfeiting Coalition [IACC], 2017). Many of these products attract the attention of consumers through their appearance of brand names, often signaling positive brand-associated attributes that genuine brands create over time through product features accompanied with intensive, often expensive marketing efforts (Kapferer, 2017). According to the OECD (2016), the most imitated brands worldwide include Nike, Rayban, Rolex and Louis Vuitton.

Deemed as the most commonly counterfeited fashion accessory, handbags serve as one of the most profitable sectors within counterfeit trade (specifically in terms of the global female market) (Juggessur, 2011). In fact, calculations performed by the OECD (2016) estimated that trade in counterfeit leather and handbag articles had risen to the value of USD<sup>2</sup> 8.6 billion in 2013, making the industry the most affected by global counterfeiting in terms of trade percentage. In terms of this study, a specific segment of the counterfeit handbag market is isolated, namely, luxury counterfeit handbags.

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<sup>2</sup> USD = US Dollar

These bags therefore pertain to products that are imitations of high-end branded handbags created by leading design houses including Louis Vuitton, Gucci, Fendi, Chanel, Hermes and Alexander McQueen.

### **1.2.3 The Impact of Counterfeit Goods on the Purchase Decisions of the Emergent black middle class**

The purchase decision-making procedure essentially speaks to a five-step model (which includes: need recognition, information processing, evaluation of alternatives, response and post-evaluation) (Joubert, 2013; Kardes, Cronley, & Cline, 2011; Schiffman & Kanuk, 2004). This decision-making process, however, may be consolidated to form three segments; namely input, process and output (Huang & Benyoucef, 2017; Kumar, Kumar & Narayana, 2016). Due to the existing complex nature of the study, this simplified format of the decision-making process will be used. Though the purchase decision-making process of consumers is typically studied in isolation, a link between attitude and consumer behaviour is apparent: purchase intent. Several researchers, such as Kim and Hunter (1993), have found strong support for this phenomenon through their work concerning the identification of a positively correlating relationship between attitude, behavioural intention and actual behaviour.

Although the purchase decision-making process is considered to be consistent worldwide, the extent to which attitude influences the process may vary due to differing population dynamics and characteristics. Some populations, however, (such as the middle class) may yield more relevant results than others on account of both their buying power and ability to shape the economy that they form part of (Ncube & Lufumpa, 2015).

‘Middle class’, a term borrowed from developed nation literature, often refers to a middle layer of society encompassing individuals deemed to be skilled, well-educated and earning a ‘reasonable’ salary (Jackson, 2016). However, when the term is applied to developing nations (such as South Africa), tensions often arise between first-world definitions and the existing characteristics of the middle segment of income distribution. Although the South African middle class is inclusive of individuals of varying racial backgrounds, a substantial portion of the nation’s middle class

comprises black citizens, with 4.2 million individuals accounted for in 2012 (Kotze, du Toit, Khurou & Steenkamp, 2016).

The South African black middle class has recently experienced exponential growth (280% over the 2004–2015 period), accounting for 5.3 million adults and approximately 2.5 million households. The white South African middle-class, on the other hand, dropped from 2.8 million to 2.68 million adults over the same period (University of Cape Town Unilever Institute, 2017). This rise in the black-specific segment of the country's middle class is seen as part of a long process of upward mobility previously prevented by apartheid-related factors.

Yet, the black middle class cannot be regarded as a single homogenous group. By differentiating between two facets of this unit, the first – a securely established group displaying similar buying habits and characteristics to the white middle class; and the second, an emerging group, who usually display weaker productive attributes – economic vulnerability is introduced as a driver of consumption behaviour (Burger et al., 2014). This EBMC is estimated to comprise of 1.5 million individuals, or 2.97% of the South African population with an average per capita income of R97 000 and expenditure of R47 000 per year (Burger et al., 2014; StatsSA, 2011).

In addition, the group's average conspicuous consumption sits at approximately R11 000 p.a., allocating greater spend to goods aligned with conspicuous consumption, in comparison to the established black middle class and the white middle class (Burger et al., 2014). In addition, research conducted by Kaus (2010) illustrated that that coloured and black households spent 3 550% more budget on visible items than corresponding white households did. When exploring an explanation for this consumption, Kaus (2010) also established that noticeable (conspicuous) purchasing was greater when reference group income was lower across all racial groups. These consumption habits, in combination with their unique economic positioning therefore make emergent black South African middle-class consumers an interesting target group for the counterfeit product market due to both the nature and pricing of goods.

As a result, consumers within this target audience may be further inclined to buy counterfeit luxury items than others on account of both the economic and hedonic benefits associated with them.

### **1.3 PROBLEM STATEMENT**

Counterfeiting is a significant transnational concern, occurring in both developed and emerging countries. Though efforts have been channelled towards discovering the source of counterfeit good production by various governmental and legal entities, little emphasis has been placed on the buyers of these products (as well as the motivation behind this purchase behaviour) (Stöttinger & Penz, 2017). In recent years, the city of Durban, KwaZulu-Natal, has experienced a rapid influx of counterfeit cargo seizures (many of which have included fake luxury-branded handbags) (Nair, 2012; Nxumalo & Mthethewa, 2016). The sheer volume of this ongoing supply therefore illustrates the demand for these goods, which in turn prompts another question: Who is purchasing these products?

In terms of its population, citizens of Durban are black and female in the majority. In addition, the city is home to a large EBMC group (StatsSA, 2017). The conspicuous consumption habits of the group, in combination with monetary restrictions and established middle-class aspirations, make these individuals an interesting target market from which to extract data in relation to counterfeit luxury-branded handbags (Burger et al., 2014). By obtaining a greater understanding of the factors that impact on the attitude to purchase of these consumers, more informed efforts to combat counterfeit purchases can be constructed and entities, like SARS, will benefit as a result. Whether a relationship is in fact evident between EBMC consumers', attitudes towards 'fake' high-end handbags and subsequent purchase behaviour, however, remains undetermined and requires investigation.

### **1.4 RATIONALE FOR THE STUDY**

The primary aim of this investigation was to provide an answer to the following question:

*Do IPS (Individual, Product and Service) factors impact on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women?*

This research therefore contributes to existing literature surrounding imitation goods by providing insight into the impact of IPS factors on the attitude to purchase of emergent black South African middle-class buyers.

Working with this foundation of data, researchers (especially those in Africa) will be able to perform further investigations to gain greater comprehension of the subject, or other related facets that will further add to the body of knowledge regarding the matter. Moreover, researchers will be able to test the novel conceptual framework in different environments to make comparisons of results. In a practical sense, brand managers may additionally use the research to form strategies designed to deal with the problem of decreased consumer sales of genuine brands when customers turn to counterfeits. Policy makers and officials at SARS that aim to reduce the sale of illegal goods may also make use of this research to inform development of more effective strategies to deal with the issue. Furthermore, advertising agencies will benefit from the research as they will be better informed prior to designing campaigns relating either to promoting luxury brands or anti-counterfeit efforts.

## **1.5 RESEARCH OBJECTIVES**

The primary and secondary research objectives of the study are outlined below.

### **1.5.1 Primary Objective**

The primary research objective is to explore the factors that the impact on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.

### **1.5.2 Secondary Objectives**

- i. To determine the impact of knowledge on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.
- ii. To establish the influence of perceived risk on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.
- iii. To evaluate the effect of ethical obligation on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.

- iv. To quantify the impact of product price on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.
- v. To assess the effect of product quality on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.
- vi. To ascertain the influence of service quality on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women.

## **1.7 RESEARCH METHODOLOGY**

Research methodology may be broadly categorised into two segments; qualitative research and quantitative research, with the current study focusing on the latter (Malhotra, 2017). To carry out quantitative research, certain predetermined research aspects need to be taken into consideration, including research design, target population, sampling, data analysis and hypothesis testing. These aspects are discussed briefly below and are discussed in detail in Chapter 4.

### **1.7.1 Research Paradigm**

A research philosophy may be described in the form of thinking model which directs an investigator's actions (Wahyuni, 2012). A post-positivist paradigm was deemed to be appropriate for this investigation as the role of the researcher was confined to data collection and interpretation within a societal setting (Coolican, 2013). Thus, the scientific research method associated with this paradigm followed a quantitative approach and allowed the researcher to be able to provide conclusive answers to the research question (Kumar, 2017).

### **1.7.2 Research Design**

A research design relates to a range of decisions which feed into an overarching plan, specifying procedures for gathering and interpreting information (Malhotra, 2015). Due to the nature of the inquiry, as well as the primary intent to gain information relating to consumer behaviour, a quantitative method was selected to gather evidence, namely, by collecting data through the distribution of questionnaires. The researcher thus chose to make use of a causal research design due to the fact that the topic under investigation primarily dealt with understanding the extent of the relationship between two interconnected variables.

### **1.7.3 Target Population**

In terms of this investigation, the target population includes all emergent black South African middle-class consumers (Zikmund & Babin, 2017). The total number of these consumers accounts to approximately 1.5 million individuals, of which an estimated 765 000 are female (StatsSA, 2011).

### **1.7.4 Sampling**

Sampling pertains to the collection of useful information regarding a population and works by utilising a minimal range parts of a population in an effort to conclude inferences regarding a population in its entirety (Lim & Ting, 2013). Dual sampling techniques (convenience and snowball sampling) were chosen in regard to this investigation for two primary purposes.

Firstly, the researcher was required to conduct the research within a specified time frame. Thus, convenience sampling permitted the investigator to locate respondents with ease and within a cost-effective way. Secondly, as the researcher did not have a large network of EBMC women in Durban, making use of snowball sampling ensured that a greater number of respondents were able to be located through the referral process.

### **1.7.5 Sampling Frame**

Malhotra (2017) alludes to the fact that a sampling frame serves as a representation of an investigation's target population. This frame therefore assists in identifying a sample. However, as this investigation used non-probability sampling strategies, a known probability of respondent selection was not possible. The study did, however, yield a sample size of 350 EBMC female respondents, located in five key pre-selected Durban suburbs.

### **1.7.6 Data Collection**

The data collection for this study took place in five selected suburbs located in Durban, namely; Kloof, Pinetown, Newlands East, Newlands West and Westville. More specifically, data was collected within high traffic areas (including shopping malls and transport hubs) to attract a multitude of respondents.



The data collection preparation process began with what are regarding to be the preliminary requisites of methodology; namely, the questionnaire design and the pre-test (Malhotra, 2015). The pre-test was conducted with 5% of the targeted number of respondents before the questionnaire was finalised and distributed on a larger scale.

### 1.7.7 Data Analysis and Presentation

Data analysis may be described as the application of reasoning in an attempt to further comprehend the data collected by the investigator (Malhotra, 2015). As the data pertaining to the study was collected through quantitative means, a quantitative tool was necessary to evaluate the research findings.

Once the data collected from the questionnaires had been consolidated, it was imported into the IBM Statistical Package for Social Sciences (SPSS) for coding and analysis. The results stemming from the data set were then relayed through the use of statistical tables and relevant graphs.

### 1.7.8 Hypothesis Testing

The hypotheses of the study (based on the variables included within this conceptual framework) are stated below. These hypotheses were tested utilising dual inferential statistics tools, namely; factor and regression analyses.

Table 1.1: Research hypotheses

H#:	Relevant Grouping:	Hypothesis:
H <sub>1</sub>	N/A	IPS (Individual, Product and Service) factors influence the attitude to purchase of counterfeit luxury handbags
H <sub>2</sub>	Individual Factors	<i>Knowledge</i> significantly effects the attitude to purchase of counterfeit luxury handbags
H <sub>3</sub>	Individual Factors	<i>Perceived risk</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags
H <sub>4</sub>	Individual Factors	<i>Ethical obligation</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags
H <sub>5</sub>	Product Factors	<i>Product price</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags

H#:	Relevant Grouping:	Hypothesis:
H <sub>6</sub>	Product Factors	<i>Product quality</i> significantly the attitude to purchase of counterfeit luxury handbags
H <sub>7</sub>	Service Factor	<i>Service quality</i> has a significant effect the attitude to purchase of counterfeit luxury handbags

## 1.8 ETHICAL CONSIDERATIONS

Certain ethical precautions needed to be considered throughout the investigation. Firstly, ethical clearance had to be obtained from the University's Ethics Committee. Secondly, if the research was to be conducted in a mall, the mall management had to provide approval. Thirdly, the researcher was required to brief the respondents about the study and inform them of their need for consent before engaging in any research activity. The researcher needed to inform respondents that they were able to withdraw from the study at any time and were not obliged to answer any questions they should not feel comfortable doing so. Finally, once the research process had been completed, the researcher was required to ensure that the data collected were secured and that the identities of the respondents remained concealed.

## 1.9 SCOPE AND LIMITATIONS OF THE STUDY

The investigation's scope principally pertained to emergent black middle-class women located in Durban, KwaZulu-Natal, South Africa. Although the study aimed to open up new perspectives and provided interesting evidence, limitations concerning the investigation must not be understated. Firstly, as the researcher used a non-probability sampling technique, the study's generated results may not be used to determine the total impact of IPS factors on attitude to purchase regarding the target population in its entirety. Secondly, because the investigator was restricted by time constraints, she was only able to administer a certain number of questionnaires within the predetermined time frame and thus was only able to make contact with a specific number of respondents. Thirdly, due to the utilisation of convenience and snowball sampling, all of the study's respondents were located in the KwaZulu-Natal province, and thus more overarching results relating to other provinces may not be obtained from the study.

## 1.10 CHAPTER ORGANISATION

The structure of this research investigation document follows that of Malhotra's (2017) research process. The initial chapter thus relays an overarching view of the investigation and addresses the fundamental aims of the study.

The following literature-based chapters, Chapters 2 (the theoretical framework) and 3 (the contextual setting) serve to present the reader with a greater comprehension of the context of the investigation, as well as to highlight the contribution of the study's results, given the paucity of information concerning the topic at hand.

Thereafter, Chapter 4 details the methodological approach undertaken by the researcher and includes information pertaining to the sampling technique, data collection process and the data analysis procedure, amongst other considerations.

The results of the investigation are presented in Chapter 5. More specifically, descriptive and inferential statistics are provided, which ultimately allow for the verification of the research hypotheses.

Lastly, Chapter 6 serves to summarise the findings of the investigation, account for limitations evident in the study and document possible opportunities for future research. Figure 1.2 below depicts the composition of the dissertation.

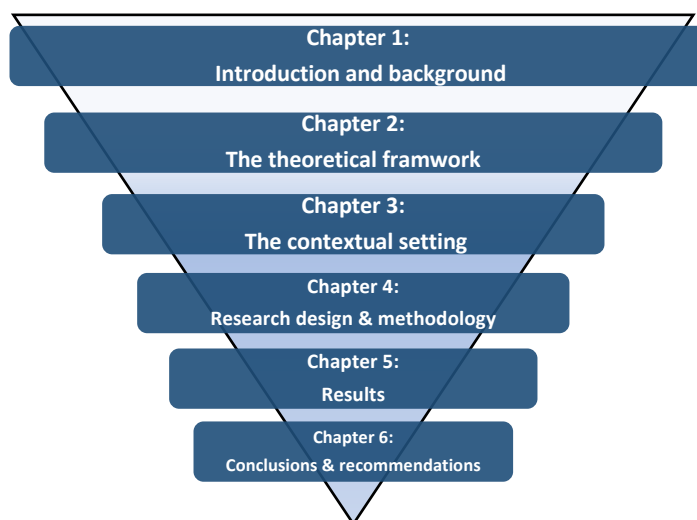


Figure 1.2: Composition of the dissertation

Source: (Adapted from Malhotra, 2017).

## **1.11 CHAPTER SUMMARY**

Counterfeiting is a global challenge that poses a threat to a range of industries. In order to combat this concern, a comprehensive understanding of the elements that affect consumers' decisions to consume counterfeit items is required. Although previous studies have indicated attitude's influence on purchasing behaviour, established attitudinal models alone cannot address the research question at hand. Thus, this study aims to use a novel conceptual framework specifically adapted for the South African market.

EBMC women aged 20–29 years, located in the city of Durban presented an interesting target population from which to extract data relating to the topic due to their conspicuous consumption habits and established middle-class aspirations. With multiple seizures of counterfeit luxury-branded handbags in Durban in recent years, these goods were primarily selected as the product focus of the study. This investigation therefore quantitatively seeks to assess the impact of EBMC buyers in relation to counterfeit luxury-branded handbags.

The following chapter begins by providing the reader with further contextual information, primarily alluding to the study's independent variable; consumer attitude.

## **CHAPTER 2: THE THEORETICAL FRAMEWORK**

### **2.1 INTRODUCTION**

Grant and Osanloo (2014) consider the theoretical framework as a one of the most important elements in research procedure, forming the basis from which all knowledge is built upon for an investigation. This chapter is therefore dedicated to the description of the study's theoretical framework, as well as how existing theory has contributed towards the development of the investigation's conceptual framework, specifically constructed considering the research question at hand. The chapter first addresses the concepts of consumer attitude and decision-making, before focusing on the theoretical framework. Once an understanding of the theoretical framework is established, the conceptual framework is presented and expanded upon.

### **2.2 UNDERSTANDING CONSUMER ATTITUDE**

Attitude has historically occupied a central role within the realm of consumer behaviour studies (Hanssens, Pauwels, Srinivasan, Vanhuele & Yildirim, 2014). Thus, multiple definitions of attitude have surfaced with theorists being unable to agree upon a single, standardised meaning of the concept. According to Baggozzi, Gurhan-Canli and Priester (2002), however, the most extensively welcomed description of attitude considers it to be an evaluation. This understanding of attitude therefore also encompasses the definition below, which will be used for the purposes of this study. In addition, the definition of attitude presented below, proclaimed by Hung, de Kok and Verbeke (2016), alludes to the nature of the study in that it insinuates the relationship evident between attitude and purchase behaviour. "Attitude is described as a positive or negative reaction trend towards specific products, which may be developed over time from previous experiences and have influence on future behaviour."

In order to understand the concept of attitude, however, multiple authors contend that it is primarily necessary to gain an understanding of beliefs (Mittal & Lassar, 2015). Beliefs are regarded to be important as along with personal values, they contribute towards the either favourable or unfavourable attitude the consumer has towards certain goods and services (Ikechukwu, Daubry & Chijundu, 2012). Early behavioural theorists, Fishbein and Ajzen (1975), first posited that individuals either learn or form beliefs about an object by associating attributes to it by means of direct observation or

through various inference processes. This process is more simply depicted in the figure below, which outlines the fundamental way in which beliefs are formed.



Figure 2.1: Formation of beliefs

Source: (Adapted from Hoyer, MacInnis & Peters, 2016).

More contemporary thought, however, has alluded to the fact that the above figure omits a core element related to attitude formation, namely, the strength of the one's beliefs (Sethna & Blythe, 2016). Beliefs that are regarded as displaying a high degree of strength in relation to a given object are termed as salient. When discussing the concept of salient beliefs, several authors contend that as the cognitive capacity of individuals is limited in nature, only a few beliefs may be considered at once (Wright, 2006). These 'activated' beliefs are regarded as the beliefs that the consumer holds to be the most significant (salient) or as the beliefs most recently acknowledged (Mullen & Johnson, 2013). Thus, it may be claimed that salient beliefs are deemed to be more important than others in terms of identification and understating within the consumer behaviour context as they ultimately contribute towards attitude formation. This relationship is depicted in figure 2.2 below.

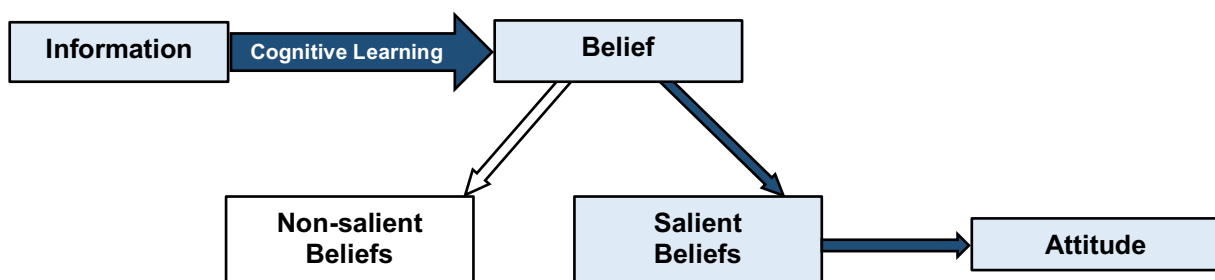


Figure 2.2: Formation of beliefs and attitudes

Source: (Adapted from Bilip, 2017).

Although attitude and beliefs are regarded to be key concepts within consumer behaviour and marketing research, multiple researchers insist that the true effect of these variables can be observed by studying their influence on consumption activity and the purchasing decisions customers make (Rajgopal & Castano, 2015; O'Shaugnessy, 2012).

## 2.3 CONSUMERS AS DECISION-MAKERS

Assessing the way buyers act as decision-makers takes into account the way in which individuals use their acquired information to perform decisions regarding consumption activity (Solomon, Russell-Bennett & Previte, 2013). The decision-making continuum shows that decision-making becomes more complex as buyers migrate from a minimal involvement degree to a high involvement degree within a consumption context (Mostert, 2015). Hawkins, Best and Coney (2001: 504) argue, however, that in cases where many decision-making processes are able to be recognised, several types of decision-making may not be regarded as distinct and as a result, blend into one another.

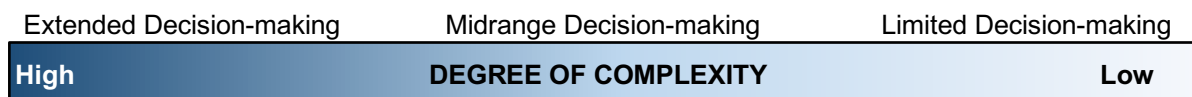


Figure 2.3: Consumer decision-making process continuum

Source: (Adapted from Mostert, 2015).

The degree of decision-making is decided by three major elements; that is, the amount of time available for deliberation, the extent to which buyer is involved in consumption, and lastly, the differentiation of substitutes (Phakane, 2013). Funk, Alexandris and McDonald (2016), Baker (2012) and Majumdar (2010), agree that personal involvement is the most prominent element affecting the decision-making procedure as the buyer acts with deliberation to minimise the risk of a purchase and maximise the benefits thereof, depending on the degree of his or her involvement. The extent of personal involvement is expanded on depending on the individual, object and context.

Mostert (2015) explains that the initial point for involvement is always considered to be the individual (each with their own underlying motives and beliefs), activated by their perception of an item in order to satisfy their needs. As attitudes are primarily founded on one's beliefs, an inherent link is therefore apparent between the individual, their favourable or unfavourable perception towards a service or goods, as well as the decisions they choose to make (Mittal & Lassar, 2015).

## **2.4 THE THEORETICAL FRAMEWORK**

Several investigations have been conducted in order to better comprehend the dynamics underlying attitude, attitude formation, as well the relationship between consumer attitude and buyer behaviour. Thus, theorists have proposed various structural models of attitude to identify attitudinal dimensions and to explain or predict consumer behaviour. Among these models are the tri-component model, as well as various multi-attribute structures (all of which assume a rational model of human behaviour) (Schiffman, O'Cass & Paladino, 2013).

While the tri-component model broadly deals with three fundamental attitudinal components (cognitive, affective and conative), multi-attribute attitude models tend to examine the composition of consumer attitude with regard to specific products and beliefs (Babin & Harris, 2015). Models that fall within this category include the Theory of Reasoned Action (TRA) model, the Attitude-Toward-Object (ATO) model, and the Attitude-Toward-Behaviour (ATB) model, amongst others (Schiffman & Kanuk, 2004). In light of the fact that this study primarily deals with a specific product (counterfeit luxury-branded handbags), the Attitude-Toward-Object (ATO) model as well as the Theory of Reasoned Action (TRA) model are examined.

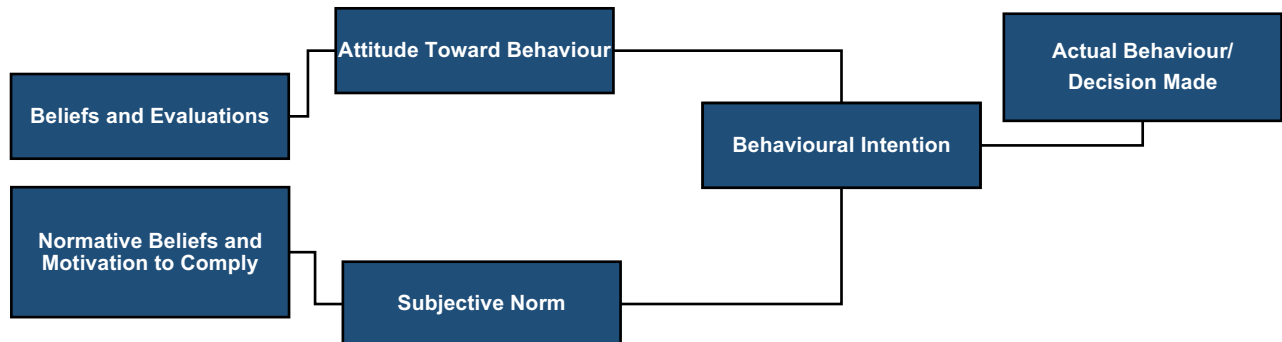
Although the EDM theory model is not widely used when undertaking attitude-based research, the context of the study adds a moral dimension on account of the illegal nature of the products concerned. The inclusion of the EDM model therefore took precedence over the ATB model due to its innate connection with the context of the study. The EDM theory model was therefore incorporated within the study's theoretical framework.

### **2.4.1 The Theory of Reasoned Action Model**

The TRA, was crafted by Ajzen and Fishbein (1980), and has since become the foundation for much research into the relationship between attitude and consumer behaviour (Montano & Kasprzyk, 2015). The main objectives of this model are to predict and to understand the causes of behaviour. In this case, the direct predictor of behaviour is deemed as intention, which may also be considered to be a conative dimension of the attitude construct. Moreover, intention is interpreted as being the link between the cognitive and evaluative elements of attitude and behaviour, along with



serving as a direct function of individual and socially related variables (Mishra, Akman & Mishra, 2014). According to the TRA, these variables include the individual's attitude



towards the outcome of the behaviour as well as the opinions of significant others in one's social environment, called the 'subjective norm' by Ajzen and Fishbein (1980).

Figure 2.4: The TRA model

Source: (Ajzen & Fishbein, 1980)

The TRA has been repeatedly tested (generally with success) in many consumer behaviour studies (Karnowski, Leonhard & Kumpel, 2017; Lujja, Mohammed & Hassan, 2016; Poudel & Nyaupane, 2016). Since the model's inception, however, various authors have criticised the apparent weak correlation between that of subjective norm and intention (Ham, Jeger & Ivkonic, 2015; Kumar, 2012). When Shen, Dickson, Lennon, Montalto and Zhang (2003) initiated their research on apparel, for example, they found that attitude towards purchases explained more of the variation in buying intent than subjective norm.

Moreover, Leonard, Cronon and Kreie (2004), who studied ethical behavioural intentions, concluded that intent was influenced by an individual's personal characteristics and their attitude to a large degree. Some researchers have also suggested that because certain notable referents (such as friends, for example) hold conflicting views, one may rely more on attitude than on subjective norms when formulating one's purchase intent (Wadie, 2012). Therefore, on account of these findings, this research investigation focuses solely on attitude and excludes subjective norm, as illustrated in the adapted TRA model hereafter.

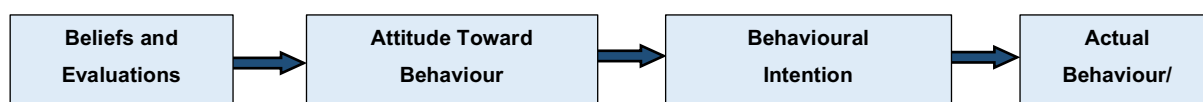


Figure 2.5: Adapted TRA Model

Source: (Adapted from Ajzen & Fishbein, 1980).

According to Kuhl and Beckmann (2012), the attitudinal component of the framework is primarily derived from a group of beliefs that individuals hold about the object of the behaviour, as well as evaluations of the consequences of these beliefs. Authors of similar studies focusing on consumer attitudes relating to counterfeit goods have chosen to classify these beliefs and evaluations as three distinct variables, namely; price consciousness, ethical obligation and perceived risk (Joji & Joseph, 2015; Michaelidou & Christodoulides, 2011).

Although several researchers have used the same attitudinal antecedents, varying results have emerged from different geographic regions. A study by Michaelidou and Christodoulides (2011), conducted in the United Kingdom, for example, found that ethical obligation and perceived risk invoked a negative impact on attitude, whereas price consciousness positively impacted attitude towards counterfeit products. Another study (based in India), concluded that overall, consumers displayed a favourable attitude towards counterfeits with moderate price consciousness and perceived risk scores, along with an above-moderate sense of lack of ethical obligation (Joji & Joseph, 2015).

The above-mentioned attitudinal components, however, are yet to be examined within an African setting as well as within a context where the impact of attitude on the purchase decision-making process is considered. Yet, in order to form a comprehensive evaluation of attitude, elements of the TRA cannot be tested in isolation. It is, therefore, necessary to examine the use of supplementary variables included in other attitude-based models, such as the ATO model.

#### **2.4.2 The Attitude Towards the Object Model**

The ATO model was developed in the late 1960s (Hunter, Danes & Cohen, 2014). At the centre of this model lies the premise that attitude is a function of evaluation of

product-specific beliefs and evaluations (Botten, McColl & Harris, 2012). Consumer attitude towards an object is therefore characterised as a function of the presence of attributes (along with the aggregation of a consumer's belief about each of these attributes), as well as the overall evaluation of the relevance of each of these attributes in terms of providing gains or benefits (Sethna & Blythe, 2016). The model is depicted in the form of the equation below:

$$A_o = \sum_{i=1}^n b_i e_i$$

Attitude <sub>o</sub>	The overall affect for or against the object
b <sub>i</sub>	The strength of the belief that the object contains the i <sup>th</sup> attribute
e <sub>i</sub>	The evaluative criteria associated with the i <sup>th</sup> attribute
$\sum_{i=1}^n$	The number of salient attributes over which the b <sub>i</sub> and e <sub>i</sub> combinations are summated

Previous studies document that researchers have made use of a range of differing object attributes when testing the ATO model (Dalgic, Tevfik, Unal & Sevtap, 2018). However, multiple authors have contended that, of these attributes, product price and quality appear to be paramount (Chekima, Wafa, Igau & Chekima, 2016; Panzone, Hilton, Sale & Cohen, 2016). Research conducted by Munnukka (2008), for example, indicated that a significant positive relationship exists between price perception and purchase intent.

Rihn (2018) explains that price consciousness reflects the consumer's orientation to engage in price comparisons, their attempt to gain information in order to make decisions that minimise this process and their susceptibility to promotions. Consumers that display a greater sense of price sensitivity are therefore more concerned with obtaining the best value for their money than other shoppers and generally exert a greater effort in terms of finding cheaper products, some of which are considered to be substitutes (Matsumoto & Chinen, 2016). On account of recent global economic downturns and the subsequent decrease in the amount of disposable income of individuals worldwide, a greater sense of price sensitivity is said to be apparent among consumers (Hodson, Kesteloo & Hoogenberg, 2013). In support of this argument, research conducted by Kala and Chaubey (2017), found that a positive correlation was evident between lower prices, favourable attitude and purchase intent.

Though it is evident that price is regarded as an important attribute in terms of the composition of one's attitude towards a product, Putra (2017) posits that the correlation between customer satisfaction and price does continue indefinitely; in other words, products offered at extremely low prices do not always contribute towards a favourable attitude and purchase intent among consumers. Furthermore, Kolar (2014) suggests that although customers are often attracted to low price offerings, the concept of 'value for money' also plays a major role in attitude formation and consumption process. The product attribute of quality is therefore considered to be a key attitudinal attribute by researchers who have made use of the ATO model in their investigations (Savelli, 2019).

Therefore, on account of evidence of the above findings, the researcher has chosen to place emphasis upon the attributes of product price and product quality with relation to the utilisation of the ATO model. Although the ATO model and the TRA provide for a steady foundation from which to conduct attitude-based research, the study at hand is contextualised in a manner which calls for the integration of aspects from supplementary frameworks, such as those included in the EDM theory model.

### **2.4.3 The Ethical Decision-Making Theory Model**

The EDM model essentially demonstrates that multifaceted variables affect the likelihood of ethical actions by individual decision-makers (Schwartz, 2016). This framework (Figure 2.6 on the next page), illustrates the coupling of individual factors (including knowledge, values and intentions) and organisational factors (such as significant others and opportunity factors) as a means of influencing individuals faced with an EDM dilemma (Shapiro & Stefkovich, 2016). The societal/environmental criteria included within the framework are treated as exogenous variables in this framework and are therefore deemed to be beyond the scope of analysis (Wittmer, 2016).

Though both organisational and individual factors are regarded as important in terms of their contribution towards decision-making, various authors contend that it is individual factors which play a greater role in terms of the decision-making process (Frederickson & Ghore, 2013). Wittmer (2016), for example, posits that the cognitive moral development of an individual is a critical variable in terms of explaining EDM behaviour.

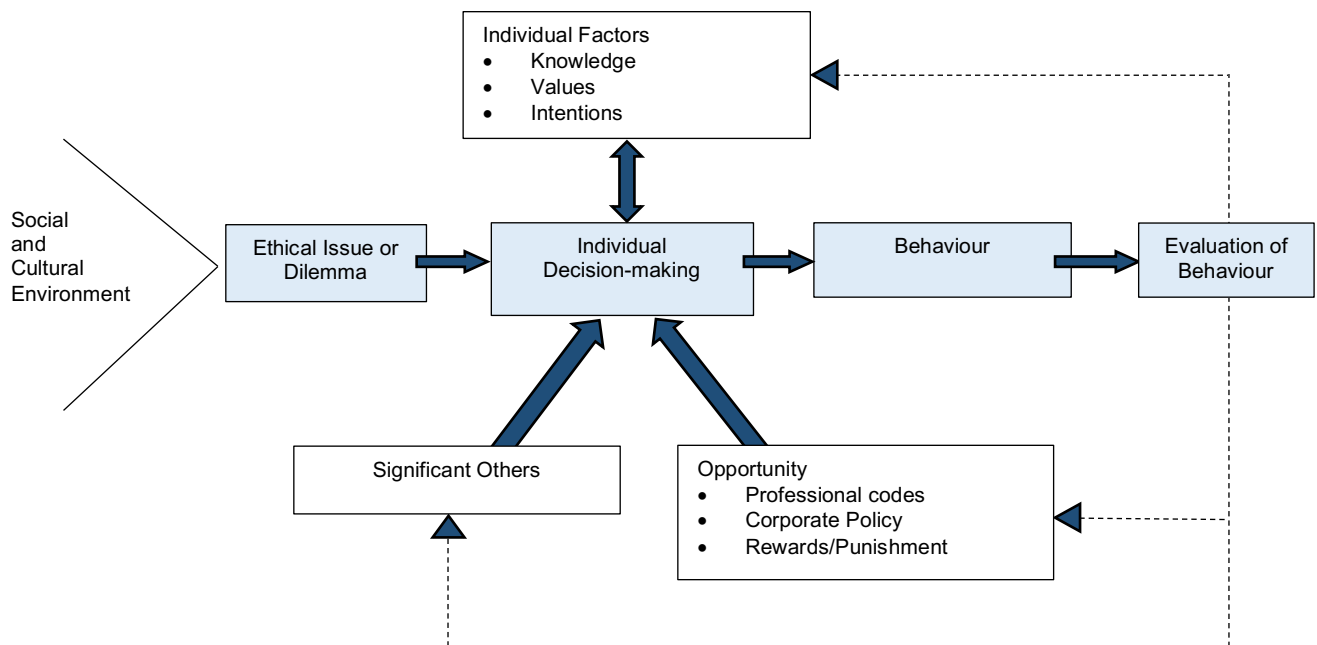


Figure 2.6: The ethical decision-making theory

Source: (Ferrell & Gresham, 1985).

In addition, Craft (2013), who conducted a review of empirical ethical decision-making literature, postulates that due to the significance of individual factors, future research should place greater emphasis upon them, as opposed to organisational determinants. Thus, the researcher made the decision to focus on the individual factors presented in the EDM model. Though the EDM model and the previously mentioned attitudinal models are able provide a considerable understanding of the study's theoretical framework, to fully grasp the academic context of the current study, the purchase decision-making process itself requires examination.

#### 2.4.4 The Purchase Decision-making Process

In addition to uncovering the drivers of purchase behaviour, researchers have invested much time and effort into better understanding consumers' purchase decision-making (Noel, 2017). Over time, the decision-making process is believed to have become more complex in nature because of an influx of environmental changes affecting the way in which consumers think, and, in turn, behave (Agarwal, 2016). Gbadamosi (2017) argues that the introduction of novel consumption channels (such as the internet), for example, have extended the way consumers are able to purchase goods.

In contrast, several other authors contend that it is still the innate, intrinsic character of each individual that ultimately determines what they purchase, as well as the way in which these purchases are made (Lantos, 2015; Stephens, 2016). Theories surrounding consumer decision-making have evolved over time. The initial theories were founded on rational choice and relate to the 'economic view', or the assumption that consumers act in a rational manner in order to maximise their benefits within consumption settings (Hoyer et al., 2017). More recent studies, however, have described the purchase decision-making process as an 'information processing approach', whereby consumers locate information, evaluate the information and then make a choice (Wells & Foxall, 2012). The definition of purchase decision-making used for the purposes of this study expressed by Mostert (2015) is founded on this premise, namely, "Purchase decision-making may be defined as the thought process which occurs before, during and after a consumer has obtained a good or service. In addition, the thought process is subject to several exogenous and endogenous variables".

The theory of the decision-making process was primarily introduced in 1909 by John Dewey (Hyatt, 2016). Dewey proposed two schools of thought in relation to decision-making. The first refers to an individual acting with minimum foresight in conjunction with no examination of their actions and probable consequences associated therewith. The latter form of decision-making entails a specific action resulting from a decision, an inquiry, the comparison of alternatives, the weighting of facts and lastly; deliberation and thinking (Benlamri & Sparer, 2016). This second concept lays the foundation on which more modern decision-making theory is based. Heiler (2015), proposed a five-stage decision-making model thereafter, which comprised of problem recognition, search, alternative evaluation, choice and outcomes. Today, these terms have been refined and incorporated into what is commonly referred to as the 'classical purchase decision-making model' (Lantos, 2015).

Though some differences may be evident in purchase behaviour, several activities are regarded to be inevitable within any purchasing process. Ultimately, search, evaluation and purchase shape this process (Agarwal, 2016).

Thus, the classical model may be adapted for use in a number of contexts, including that to which the current study pertains: counterfeit goods.

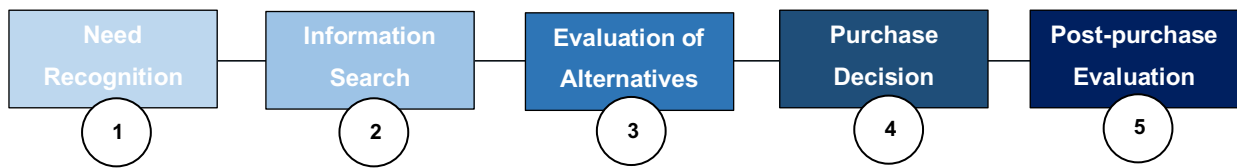


Figure 2.7: The classical purchase decision-making model

Source: (Kotler & Armstrong, 2011)

## 2.5 THE CONCEPTUAL FRAMEWORK

Conceptual frameworks provide for a clear concept of the areas in which meaningful relationships are likely to exist and work in conjunction with the goals of justifying a study (Ravitch & Riggan, 2016). The following sections therefore focus on providing an overview of the framework (specifically designed to provide clarification in terms of the research question posed in the study), as well as identifying and describing the input, intervening and output variables included within this framework. The elements in Figure 2.8 displayed hereafter are derived from the TRA, the ATO model, the EDM model and the purchase decision-making process (with the additional attitudinal antecedent of ‘customer service’).

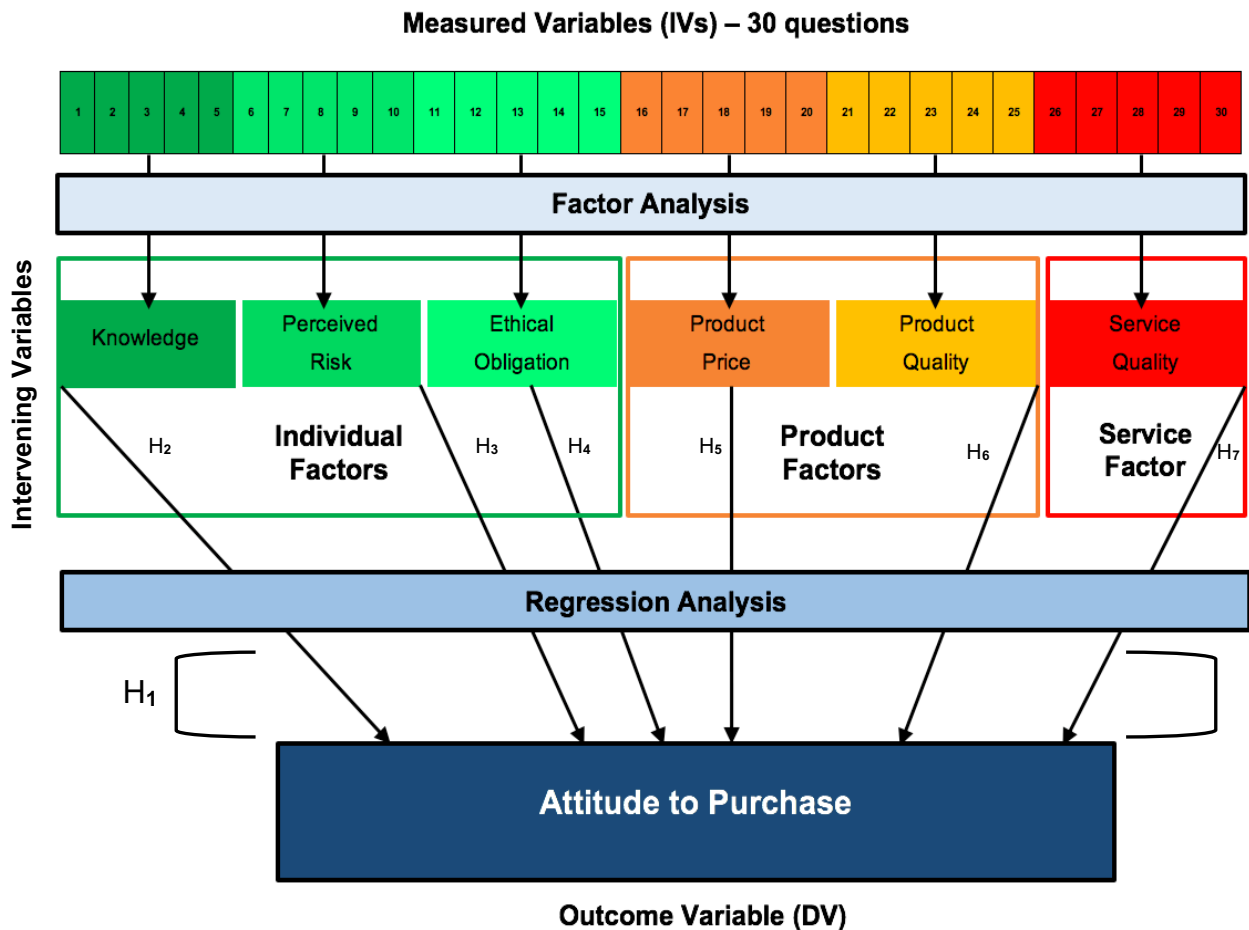


Figure 2.8: The conceptual framework

### 2.5.1 An Overview of the Conceptual Framework

The conceptual framework crafted for the purposes of addressing the investigation at hand draws both on established theoretical foundations, as well as insights generated from more current research (Malhotra, 2017). The framework therefore uses elements presented in the four previously mentioned models, i.e., the TRA model, the ATO model, the EDM theory model and the purchase decision-making process model. In addition to making use of elements stemming from these models, the researcher chose to include 'service quality' as an additional input variable. Each of these variables is discussed in greater detail below.

### 2.5.2 Input Variables

According to Stokes and Lomax (2008), inputs are stimuli variables that are either intrinsic to consumers, socially derived or received directly from the market. Thus, the input variables ultimately serve as a means of informing or influencing consumers (Foxall, 2014). In relation to the study at hand, the questions included in the



investigator's study (created on the basis of past research and consumer behaviour) formed the basis of input.

### **2.5.3 Intervening Variables**

According to Aneshensel (2013), intervening variables connect the focal independent variable to the focal dependent variable. While attitudinal factors and attitude to purchase may be related, Rajagopal and Castano (2015), reinforce the fact that the two concepts are distinctly different, with the first being intrinsic and the latter arising from it. Thus, the intervening variable relates to that of the IPS factors.

Several authors contend that intrinsic factors play a greater role than social influences with regard to attitude formation, and in turn, purchase intent and purchase decisions (McCormick, 2016; Neuendorf, Xiong & Blake, 2014; Tang, Wang & Lu, 2014). Thus, the researcher decided to exclude external influences (such as reference groups) from the framework. The newly constructed model therefore comprises of six input variables (otherwise termed as key attitudinal antecedents), namely, knowledge (selected from the EDM model), perceived risk and ethical obligation (derived from the TRA model), product price and product quality (adopted from the ATO model) and service quality.

The antecedents perceived risk and ethical obligation have frequently been used by researchers conducting attitude-based research relating to counterfeit goods in the past (Bhatia, 2017). Thus, previous studies have depicted strong links between these factors and behavioural outputs (Marticotte & Arcand, 2017). The researcher therefore saw fit to include these variables in the study's conceptual framework because of their research significance and interlinked association with counterfeit good purchase.

Though the antecedent knowledge (adopted from the TRA model), has been used in some attitude-related research, the variable is not apparent in the majority of counterfeit-based studies (Ali & Farhat, 2017; Saeed, Nazim & Abbas, 2016). Although, on occasions when researchers have, in fact, chosen to investigate the effects of knowledge on attitude formation, varying results have emerged (Alfadl, 2017; Kozar & Stehl, 2016). Marcketti and Shelley (2009), however, argue that consumer knowledge plays a pivotal role in the generation of one's sense of responsibility and in turn affects consumption decisions. Moreover, Wang and Hazen

(2015), assert that knowledge forms the basis of initial product perception. Thus, the researcher selected the antecedent to form part of the conceptual model.

The intervening variables of product price and product quality (derived from the ATO model), are absent from many counterfeit related investigations (Jiang, Xiao & Naqvi, 2017; Prakash & Pathak, 2017). De Matos, Ituassu and Rossi (2007), however, posit that the two key differences consumers perceive between a counterfeit and original product are lower process and poorer guarantees.

Hence, both price and quality constructs are likely to be important factors when assessing attitude towards counterfeits. In addition, most of the existing counterfeit research is conducted from a viewpoint which seeks to mainly understand consumer attitude in an intrinsic, individualistic fashion (by evaluating thinking or feeling towards products), as opposed to considering attitude resulting from product attributes themselves. Therefore, the researcher chose to integrate price and quality components within the conceptual framework.

Lastly, the researcher chose to use the attitudinal antecedent of 'service quality' within the framework due to evidence of its significance in relation to South African purchase behaviour. A report compiled by the international research company, Nielsen (2015), for example, states that South African customers want not only to search for and receive products quickly and conveniently, but also to find answers to their questions or problems easily, and if not, they are quick to move away from a business or a specific brand. Furthermore, Shah, Tanveer and Azam (2017) argue that customer expectations of service often act as a benchmark for assessing the quality of products themselves. Thus, Carlson and O'Cass (2010) infer that a direct link exists between service quality, attitude formation and ultimately, attitude to purchase.

Although each of the framework's six intervening variables may be viewed as distinctive in its own right, they may be grouped to form three categories, namely; individual factors, product factors and service factors. Ultimately, it is the presence or lack of these factors that result the attitude to purchase (regarded as the output variable) (Brennan, Binney & Parker, 2014).

#### **2.5.4 Output Variables**

An output variable (often termed the dependent variable) relates to an outcome of interest which occurs after the introduction of an independent variable (Sreejesh, Mohapatra & Anusree, 2013). Put simply, the output variable refers to the 'effect' part of the term 'cause and effect' (Grove, Gray & Burns, 2014). In the case of the current study, the output variable refers to attitude to purchase.

#### **2.5.5 Conceptual Framework Variable Groupings**

Malhotra (2017) describes research constructs as indicator variables built specifically to measure given traits. The conceptual framework deals with three major variable groupings, namely:

- i. Individual factors
- ii. Product factors
- iii. Service factor

The first variable grouping, concerning individual factors refers to knowledge, perceived risk and ethical obligation. The second, pertaining to product attributes, relates to the factors of product price and product quality. The final grouping, alluding to customer service, is aligned with the variable of service quality. Thus, all three variable groupings jointly contribute towards attitude formation and in turn, attitude to purchase.

In the past, previous studies have identified strong relationships evident between that of the individual factors and attitude (Alfadl, 2017; Ali & Farhat, 2017; Saeed, Nazim & Abbas, 2016). With less of an emphasis having been placed on product attributes and customer service, and fewer variable inputs feeding into these constructs, determining their degree of influence on attitude formation provides for an interesting proposition (Jiang, Xiao & Naqvi, 2017; Prakash & Pathak, 2017).

### **2.6 CHAPTER SUMMARY**

The purpose of this chapter was to expand on the theoretical foundations on which the study is based, as well as to explain and discuss the way in which the conceptual framework was crafted.

Four key established models (the Theory of Reasoned Action Model (TRA), the Attitude Towards the Object (ATO) model, the Ethical Decision- Making Theory model (EDM) and the purchase decision-making process) formed the basis of the conceptual framework, along with an additional 'customer service' antecedent.

In its entirety, the framework allows for the researcher to address the topic under investigation and to explore the factors that impact on attitude to purchase. While the framework provides a foundation from which to begin the research enquiry, it is important to gain a contextual understanding of what and whom the investigation pertains to. Thus, the following chapter seeks to provide further clarity on counterfeit luxury goods, as well as the South African EBMC.

## **CHAPTER 3:**

### **THE CONTEXTUAL SETTING – COUNTERFEIT LUXURY GOODS AND THE EMERGENT BLACK MIDDLE CLASS**

#### **3.1 INTRODUCTION**

Counterfeiting is progressively becoming a major concern for developed and developing countries alike (Chaudhry, 2017). Despite the illegal nature of these goods, sales of counterfeit products have continued to surge worldwide, with the OECD declaring that the industry's worth exceeded \$460 billion in 2013 (OECD, 2016). In an attempt to curb the spread of counterfeiting from its source; governments, anti-criminal agencies and counterfeit-plagued organisations have invested considerable resources into the location of imitation merchandise producers and distributors (Antonopoulos & Hall, 2018). As a result, international campaigns are seldom directed at eradicating counterfeit activity from the demand (or consumer) perspective (Chatterjee, Singh & Goyal, 2014). In addition, the available academic research on the demand for counterfeit goods (including what stimulates this demand) is limited (Faria, 2013).

The information gathered that pertains to the demand side of the issue tends to be contextualised within Asian, European and American markets, thus largely excluding that of an African narrative on the matter (Chouvy, 2013; Furuta & Grove, 2017). This chapter therefore principally seeks to provide an understanding of the counterfeit luxury goods market internationally, as well as within an African setting (with emphasis placed upon the South African population). Thus, counterfeits is first defined. Thereafter, the global impact of counterfeit consumption is addressed, followed by an analysis of the luxury counterfeit market and a review of major brands that have become victims of counterfeiting. The issue of luxury-branded counterfeit handbags, is then explored. Once an understanding of the product focus of the study has been established, the subject of counterfeiting taking place on the African continent is discussed. Next, counterfeiting in South Africa is examined, followed by a probe into the South African emergent black middle class.

The final sections of the chapter seek to address counterfeit activity in Durban, with a specific focus on the demand for luxury-branded counterfeit handbags among Durban's EBMC women.

### **3.2 DEFINING COUNTERFEITS**

Historically, counterfeit goods were considered to be easily identifiable as they generally represented 'luxury' products manufactured from substandard materials, often traded in a limited number of cosmopolitan city locations (Waring, 2013). Today, counterfeiting affects virtually every product category, ranging from the production of imitation food and beverage items, to pharmaceuticals, consumer electronics and even automobile parts (IACC, 2017). As a result, the definition of counterfeits has broadened over time to encompass all possible product replication variations. According to Chiu and Leng (2016), counterfeit branded goods refer to an illegally manufactured copy of a genuine brand, whereas imitation relates to the legal manufacturing of look-alikes (including generics) (OECD, 2016). In light of the above descriptions, the current investigation pertains solely to counterfeit branded goods, more specifically counterfeit luxury-branded handbags.

### **3.3 THE GLOBAL IMPACT OF COUNTERFEIT CONSUMPTION**

The magnitude of counterfeit production (and the effects associated thereof), are broad and ever-expanding (OECD, 2016). Chan and Cui (2013) contend that it is consumers who should be considered at most risk because of the potential harm that could be inflicted while making use of inferior counterfeit products. Exploding cell phones, for instance, have been responsible for the death of innocents, with phone manufacturers Motorola and Nokia blaming counterfeit batteries (Chaudhry & Zimmerman, 2012). Aside from consumers experiencing the negative consequences of counterfeit goods production, nations where these products are sold are also impacted (Walters, 2017). A report generated by US Customs and Border Patrol Unit (2017), for example, stated that the importation and sale of counterfeit products in the country led to a decrease in exports, taxes and American employment opportunities.

In addition, several host countries (identified as the sources of counterfeit goods) contend that the production of counterfeit goods poses negative economic consequences, such as reductions in foreign direct investment (Pinheiro-Machado, 2017). Business owners (often the holders of the intellectual property rights) also posit that the sale of counterfeits is detrimental not only to their brands but is a threat to their sustainability (Malbon, Lawson & Davison, 2014). In the context of counterfeit luxury-branded handbag consumption, these 'owners' pertain to design houses and include the likes of Louis Vuitton, Chanel and Gucci, to name a few. Lastly, retailers and wholesalers assert that they, too, are adversely affected by the sale of counterfeit goods (Hantula & Wells, 2014).

### **3.4 THE LUXURY COUNTERFEIT MARKET**

The International Chamber of Commerce (2004) estimates luxury industry losses of up to USD12 billion due to counterfeit sales. Although targeting the problem of counterfeiting from the 'supply side' has attributed to the seizure of multiple counterfeit consignments, several researchers contend that in order to truly gain an understanding of the counterfeit market, it is necessary to examine the reasons behind counterfeit luxury goods supply, viz. the many consumers demanding these goods (Chaudhry, 2017; Pinheiro-Machado, 2017).

#### **3.4.1 Understanding the Demand for Counterfeit Luxury Goods**

Atwal and Bryson (2017) contend that counterfeits can only exist if a genuine brand offers great value for consumers and if consumers are interested in purchasing replicas rather than the authentic product. Lee and Yoo (2009) therefore suggest that the more powerful the brand, the greater the likelihood that it will be counterfeited. Due to evidence showing that the counterfeit brand market is fundamentally reliant on the consumption desire for genuine luxury brands, insight relating to the reasoning behind luxury brand purchases is particularly significant in understanding the motives underlying counterfeit brand buying (Maia, Moreira & Pimenta, 2014). A substantial amount of research suggests that individuals consume luxury brands as a means of fulfilling what they consider to be important social goals (Rajagopal & Castano, 2015).

In addition, Amatulli, Angelis and Costabile (2017) propose that consumers of luxury-branded products also purchase these goods as a means of satisfying their personal appetite for owning symbolic items. In a way, the consumption of luxury-branded items may therefore be considered as an extreme form of value expression (Wilson & Azemi, 2017; Vecchi, 2016).

The act of purchasing luxury-branded products, however, cannot be solely attributed to the intrinsic characteristics of the individual concerned (Veselinova & Gogova, 2017). Although it may be the consumer's intention to obtain a degree of status or value through their luxury consumption decisions, this process is largely fostered by luxury brand houses in their own capacities (Fetscherin & Heilmann, 2015). Carefully curated marketing initiatives are used by such brands with the aim of strengthening brand awareness, association, identity and overall image among select customer groups (Okonkwo, 2016). Individuals typically excluded from these targeted customer segments are also, however, exposed to luxury brand marketing. In consequence, an aspirational outlook on obtaining products (such as luxury-branded handbags) arises among those who are inherently unable to afford them (Chaudhry, 2017). As in the case of genuine luxury good consumers, this desire often relates to the fulfilment of personal and social needs (Pinheiro-Machado, 2017).

Overall, the increasing demand for luxury counterfeit goods has fuelled the exponential growth of the counterfeit supply market over the past three decades (Valdani & Arbore, 2012). Although the issue of counterfeiting has caused detriment to businesses on a broad scale, some brands have been subjected to greater victimisation than others.

### **3.4.2 Brands becoming Victims to Counterfeiting**

While the act of counterfeiting poses a direct threat to brands in terms of the violation of intellectual property rights, the effects of counterfeit production and distribution are far-reaching, with the issue of legality representing only one of many concerns (Chaudhry, 2017). According to Pinkhasov and Nair (2014), the essence of genuine brands lies in their distinctive value offerings, specially crafted to cater to the needs and preferences of select consumer categories.



The distribution of counterfeit products therefore disrupts this notion at its core, allowing for a far broader range of consumers to purchase and exhibit replica branded products (Davidson, Nepomuceno & Laroche, 2017). Furthermore, Yuan and Lei (2017) posit that people tend to avoid brands that are associated with 'out-groups' and choose to abandon certain labels once they have been adopted by them.

Though numerous brands have fallen victim to the effects of counterfeiting, some have been more intensely targeted by counterfeiters than others, with Rolex, Rayban, Nike and Louis Vuitton considered to be the most counterfeited brands worldwide (Rodionova, 2016). The nature of frequently targeted brands, however, is largely category dependent. When assessing the handbag market, for example, supply is predominantly based on fashion and design. Thus, the majority of counterfeited handbags are considered to be 'knock-offs' of bags designed by luxury brand houses, including Gucci, Prada and Chanel to name a few (Stewart, 2014). In addition, according to an article featured in *The Economist* (2015), luxury-branded counterfeit handbags are named as one of the most seized goods at both American and European borders. The issue of replica luxury-branded handbags has therefore warranted the attention of international trade organisations and law enforcement agencies alike (Thomas, 2015).

### **3.4.3 Luxury-Branded Counterfeit Handbags**

In recent years, the demand for accessories (including items such as belts, wallets, pens and handbags) has rapidly increased due to their fashion versatility (Freer, 2018). Although genuine-brand accessory sales have been boosted because of such demand, not all consumers are able to satisfy their desires, with income serving as one of the key inhibiting factors (Atwal & Bryson, 2017). Choi and Shen (2016), therefore contend that the demand for branded accessories (more so those with distinct features, such as those designed by luxury brand houses) continues to exist on a global scale. The existence of this demand, in combination with the influence of various socio-economic factors has thus allowed counterfeiters to prosper through the sale and manufacture of goods that meet both the preferences and budgetary requirements of the bulk of consumers (Fabrizio, 2016). In 2012, for example, 500 million handbags, belts and wallets with a street value of \$1 billion were confiscated in the United States of America (USA) alone (Pohlman & Day, 2013).

Though a significant amount of counterfeit accessory purchases takes place in ‘first world’ nations, Som and Blanckaert (2015) maintain that the demand for these products is widespread and evident in developing countries as well. In fact, Rathore (2013) reported that the Indian luxury replica product market is increasing by up to 40% per annum, with demand for counterfeit shoes, apparel and handbags having even exceeded the demand for genuine designer items on the subcontinent.

Furthermore, in 2011, government reports indicated that the counterfeit goods market in Turkey doubled to USD6 billion, with the industry having been valued at half this amount (roughly USD3 billion) in the previous year (Letsch, 2011). Of these goods, fake luxury-branded handbags were named as the most widely manufactured and sold product in the country (Beckert & Musselin, 2013). Though counterfeit products are frequently sold to consumers within the borders of the country of their origin, Adelman, Berry and Coles (2014) argue that many customers often also purchase these goods while abroad, with the presence of counterfeit markets having even been cited as reasons for tourist travel in recent years. The findings of a recent British consumer report concur with the opinion of the above-mentioned authors, reporting that almost half of the travellers surveyed purchased counterfeit items overseas, with the majority of consumption activity having taken place in Turkey, Greece, Spain, Thailand and China (Bell, 2016). Moreover, the report stipulated that the most popular item among the counterfeit goods purchased were luxury-branded handbag replicas (Bell, 2016).

Interestingly, evidence stemming from research conducted on counterfeit activity within Asian markets has depicted a similar situation regarding the demand for certain goods (Paquette, 2018). Counterfeit Louis Vuitton handbags, for example, have been named as the most widely seized goods in South Korea for several years (Pecotich & Shultz, 2016). Comparably, in Japan, counterfeit luxury-branded handbags accounted for the majority (55%) of all customs confiscations in 2015 (Thomas, 2015). Although the most commonly counterfeited brands tend to vary slightly from nation to nation, Sun, Beebe and Sunder (2015), document that across the board, higher-end designers account for most mass-produced replica bags.

According to the hierarchy of luxury brands, developed by Willett (2017), these brands typically fall into the 'accessible' to 'premium' core of the market and include names such as Louis Vuitton, Prada, Chanel, Burberry, Hermes and Gucci.

Despite the generally negative sentiment surrounding the sale of counterfeit luxury-branded handbags by law enforcement officials and the like, some authors contend that distribution of these products does, in fact, have some positive repercussions for genuine brands (Kapferer, 2015). Raustiala and Springman (2012), for example, maintain that creativity thrives in the face of counterfeit activity, with design imitations forcing brands to innovate more quickly. In his research, Amaral (2016), also argues that the sale of counterfeit goods increases levels of brand awareness of original brands among consumer groups. On the contrary, however, luxury brand houses have vigorously defended their view on counterfeit production, with some brands even citing the counterfeit industry as an 'ongoing burden', weighing heavily on their efforts to deliver on promises of exclusive offerings (Shams, 2015).

As a result, some luxury brands have taken it upon themselves to take direct interventions to defend their intellectual property rights in their own capacities (Yang, 2015). Louis Vuitton, ranked as the world's most valuable luxury brand in 2015, is considered to have taken the most aggressive stance where the battle against counterfeits is concerned, initiating more than 10 000 raids annually, worldwide (Bell, 2016; Thomas, 2015).

Yet despite the concerted efforts of genuine brands such as Louis Vuitton, it remains relatively easy for consumers to purchase counterfeit handbags (Stewart, 2014). Moreover, the availability and ease of access of supply has been exacerbated by technology (such as internet selling platforms), making counterfeit merchants harder to track (McNeil & Riello, 2016). The occurrence of this phenomenon, in combination with economic growth in developing nations reaching new heights has propelled the sale of counterfeit goods in new markets, with Africa being no exception to the infiltration (Lee, 2014).

### **3.5 COUNTERFEITING IN AFRICA**

Historically, Africa has been synonymous with poverty, corrupt politics and disease, with some authors even terming it 'the Dark Continent' (Rijpma, 2015).

Today, however, the continent has given rise to a wave of new hope, with recent evidence of overall declining rates of disease and rising economic prosperity (Moghalu, 2014). The reduction of trade barriers over time has fostered the continent's open economy – allowing for a variety of goods to be imported into African markets (Casadella, Liu & Uzunidis, 2015). Though most of these goods are deemed to be legal in nature, counterfeiters too, have seized the opportunity to profit from the large consumer base on the continent.

While many counterfeiters continue to target Africa's poorest citizens through the distribution of cheap pharmaceutical products, for example, several counterfeiters also seek to cater to the needs of those possessing greater disposable incomes (Stewart, 2014). Such individuals typically desire products associated with symbols of status and class and may be deemed as potential counterfeit luxury-branded handbag consumers (Shams, 2015). Many of these individuals live in the continent's wealthier nations, including Kenya, Nigeria and South Africa (Pinheiro-Machado, 2017).

### **3.6 COUNTERFEITING IN SOUTH AFRICA**

Following the transition of the nation from an apartheid to a democratic state in 1994, South Africa's economic landscape has undergone significant change (Fine, 2018).

Although multiple authors contend that the country's economic transformation is largely attributed to domestic drivers and the termination of trade and political isolation, Gevorkyan (2018) posits that it is also aligned with international progression towards economic integration and the liberalisation of trade. While the introduction of open market economic initiatives has been beneficial for the country in a general sense, evidence shows that greater opportunities linked to the importation, sale and distribution of illegal goods (such as counterfeit products) have also emerged (Peters, 2017).

Despite the concerted efforts made by South African law enforcement agencies to oppose counterfeit trade and enforce the Counterfeit Goods Act, counterfeiters continue to attempt to infiltrate the country's various entry points as a means of preserving their own interests (Mchunu, 2018).

Chaudhry (2017) maintains that in order to develop a greater understanding of why counterfeiters deem certain markets to be lucrative, it is primarily necessary to determine where the demand for these goods originates from. Due to South Africa's history of white minority rule and the social and economic suppression of people 'of colour', researchers have placed emphasis on documenting changes evident in historically disadvantaged segments of the population post the country's democratic transition in 1994 (Dos Santos, Mpinganjira & Botha, 2016). One of the segments considered to have undergone significant changes is the nation's black middle class (Southhall, 2016).

### **3.7 THE SOUTH AFRICAN BLACK MIDDLE CLASS**

The presence of inequality in South Africa is not regarded as a novel phenomenon and dates back to the implementation of regressive apartheid laws which sought to reserve well-paying jobs for white South Africans and create a largely unskilled black working force (Vusi, 2017). Although the nation continues to grapple with the legacies of the apartheid era, specific areas on the economy have begun to portray signs of prosperity and change (Southhall, 2016).

South Africa's middle class is far from being as wealthy as its 'top-end'; however, this segment of the population has experienced significant growth since 1994, more so among black citizens (Alexander, Ceruti & Motseke, 2013). In fact, while the white middle class has shown signs of regression (shrinking from 2.8 million adults in 2004 to 2.68 million adults in 2015), the black segment grew by 3.7 million (from 1.6 million to 5.3 million) adults over the same time period, indicating an astounding growth rate of 280% (Southhall, 2016). Aside from interest in the black middle class stemming from population growth, researchers, marketers and businesses alike have also expressed interest in this group because of their unique characteristics (Khunou, 2017).

Many members of the black middle class are known to possess an asset deficit, thus being continually required to play 'asset catch-up' with regard to their spending. With individuals falling in this group often being the first members of their families in an elevated financial position, members of this segment thus make substantive purchases, such as cars or property, for the first time (Simpson & Lappeman, 2017).

Though these purchases somewhat diminish the amount of disposable income available to individuals, their remaining income is often spent on leisure activities, including shopping, takeaway meals and social events (Iqari, 2015). Kotze (2013), cites the overall spending power of the black middle class to be valued at approximately R440 billion, in contrast to that of the white middle class, which is estimated to be R360 billion.

Aside from their consumption behaviour, the black middle class is known to deeply value education, viewing it as fundamental tool towards bettering one's future (Simpson & Lappeman, 2017). Almost 50% of members belonging to the black middle class possess a post-matric qualification, with the number of black middle-class tertiary graduations increasing by over 1.5 million since 2004 (Kotze, 2013).

In addition, members of the segment have been deemed to value convenience and connectivity. With many of these consumers leading fast-paced lifestyles, they are often willing to move towards product and service offerings which save them time (Iqari, 2015). This sense of convenience is further supplemented through means of digital connectivity, with almost all adults in this segment possessing a mobile device (Simpson & Lappeman, 2017).

It is therefore evident that, overall, the black middle-class forms part of an interesting segment within the South African population because of the unique social standing, volume and economic positioning of the group (Southhall, 2016). Yet, due to the sheer magnitude of the segment, large disparities continue to exist among the group. Khunou (2017) thus argues that all individuals which represent part of the black middle class cannot be viewed in a homogenous manner. Multiple local researchers agree with the sentiments expressed by Khunou (2017) and have therefore sought to further divide the group into segments that display similar characteristics.

When assessing the black middle class in its entirety, it is evident that two major differing segments emerge. Researchers have coined these segments the 'established' and 'emerging' members of the middle class (Kotze, 2013). While both 'established' and 'emerging' consumers provide a basis for interesting research, some socio-economic characteristics predispose specific middle-class individuals towards making certain purchase decisions (Ncube, Lufumpa & Kayizzi-Mugerwa, 2011).

Thus, each of these black middle class segments may display differing purchase behaviour when confronted with the opportunity to obtain counterfeit luxury-branded handbags. In this case, however, the emergent consumers may be more likely to purchase the product under consideration compared to their established peers (Burger et al., 2014).

### **3.7.1 The South African Emergent Black Middle Class**

Mattes (2014) states that in order to begin to understand the emergent segment of the South African black middle class (EBMC), it is necessary first to gain insight into those deemed to be their 'more successful' counterparts, that is; the established South African black middle class. Research conducted by Burger et al. (2014), indicates that both the established black and white middle-classes display similar productive characteristics. It is estimated that half of the head of households that fall within these two clusters have at minimum a diploma, while more than 20% have a degree qualification. Moreover, the heads of these households are typically older and more well-established regarding their occupations, mirrored by their high asset index scores (Southhall, 2016).

The most noticeable difference between the two groups, however, is the much higher income level (per capita) of white household heads, which has been attributed to age, historical representation in financially rewarding positions and a greater reliance on passive income streams, among other factors (Simpson & Lappeman, 2017).

Aside from differences apparent between the established black and white middle class in terms of income, Southhall (2016), notes that monetary disparities also exist between the established and EBMC. The established black middle class (which comprises about 2.57% of the total South African population), displays an average income per capita of R120 603, while the emergent group constitutes roughly 2.97%, and exhibits an average income per capita of R97 036 (Burger et al., 2014). In addition to being less affluent than the established black middle class, heads of emergent black middle-class households are deemed to be younger, less experienced and less likely to possess a tertiary educational qualification than their peers (Southhall, 2016). Furthermore, EBMC households are more likely to be headed by single women (Khunou, 2017). Thus, the asset index scores of those falling within the EBMC

segment are regarded to be much lower than that of both the established black and white middle-classes (Burger et al., 2014).

Southall (2016) contends that although some individuals that form part of the emergent group may transition to the established segment over time (through means such as education and occupation promotions), a significant portion of the group is structurally less advantaged and is more likely to remain within the emergent group. Burger et al. (2014) cite the lack of access to opportunities within urban labour markets and the absence of spousal income to be key factors contributing towards this occurrence.

Despite such obstacles, however, the emergent segment of the black middle class remains one of the most targeted South African markets because of both their buying power and unique consumption habits (Simpson & Lappeman, 2017). Interestingly, evidence has shown that the emergent black middle-class group allocates a greater share of spending to conspicuous consumption items (10.67%) than the established black (7.79%) and white middle-classes (4.99%) (Simpson & Lappeman, 2017). Furthermore, a report compiled by researchers at the University of Stellenbosch found that members of the black emergent group were more likely to make use of visual cues to distinguish themselves from their reference groups, spending a considerably larger portion of their income on consuming products that noticeably signal affluence (Burger et al., 2014).

It is, therefore, the combined distinctive socio-economic characteristics and unique positioning of the EBMC which define the segment as an attractive market for legal business operators and counterfeit merchants alike.

Although members of the EBMC are dispersed across the nation, individuals located within port cities, such as Durban, may display a greater sense of exposure to counterfeit products and in turn, possess more favourable attitudes towards counterfeit luxury-branded handbags and the associated purchasing thereof.

### **3.8 COUNTERFEITING IN DURBAN**

Although Johannesburg is deemed to be South Africa's foremost economic centre, most of the import and export activity continues to take place along the country's coast, in provinces such as KwaZulu-Natal (KZN) (Callebert, 2017). The city of Durban,



located in KZN, is the business and social hub of the province, and is also home to the Durban harbour, regarded to be both the largest and most active shipping terminal in sub-Saharan Africa (Nair, 2012). While bustling shipping terminals (such as the port of Durban) are used by ordinary businesses as a means of trade, they are also considered to be key gateways for initiating counterfeit sale activity (Neise, 2018). These entry points are often selected by counterfeiters due to the sheer volume of goods, which ultimately decreases the risk of fake products being discovered and confiscated (OECD, 2016).

Though recent increases in the number of counterfeit seizures in the port of Durban indicate increased effectiveness on the part of port officials, a rise in the supply of such goods more worryingly illustrates the demand for counterfeit products among the South African population (Ferguson, 2018). In 2012, for example, a goods seizure led to the confiscation of counterfeit goods (including apparel, shoes and luxury-branded handbags) worth R60 million, bringing the total value of repossessed counterfeit items in the port of Durban to R10 billion that year (Nair, 2012). Although the port of Durban is often targeted by counterfeiters, the city's harbour only accounts for one of the ways through which smugglers can distribute their products (OECD, 2016).

The problem of counterfeiting is therefore exacerbated by air and road transportation mechanisms, as well as inherent socio-economic evils such as the permeation of corruption amongst South African regulatory officials (Peters, 2017). Together with numerous other nations, the South African government (in conjunction with law enforcement agencies), has attempted to combat the surge of counterfeit activity by directing its resources towards the 'supply side' of the problem (Mchunu, 2018). Chaudhry (2017), however, contends that curbing the sale of counterfeit goods may also be achieved by gaining a greater understanding of the 'demand side' of the matter, or in other words, obtaining information relating to why these goods are primarily desired. In order to gain insight into the reasoning behind consumption choices, it is first necessary to identify the consumer groups that are most likely to engage in counterfeit purchase activities, given their socio-economic characteristics and preferences (Chan & Cui, 2013). In relation to counterfeit luxury-branded handbags, for example, the EBMC provides for a prospective lucrative target market.

### **3.8.1 The Demand for Luxury-Branded Counterfeit Handbags among Durban's EBMC Women**

According to the last national census conducted by StatsSA (2011), Durban's total population currently stands at 595 061, the majority of which is black and female. Although there is no direct recollection of evidence in terms of the buyers of counterfeit luxury-branded handbags within the Durban area, the sheer magnitude of the supply of these goods indicates the existence of substantial demand among the population. Generally, the nature of the goods concerned (handbags) tends to be more aligned with the female gender and they are marketed for female consumption (Tomshinsky, 2016).

The EBMC female group may therefore be inherently regarded as a key market for counterfeit sellers because of their gender. However, additional key characteristics of the group further predispose the segment towards making counterfeit-linked purchase decisions (Iqari, 2015). Their income levels and innate desire to display evidence of conspicuous consumption, for example, too, preempt counterfeit consumer behaviour (Burger et al., 2014).

In other words, the demographics of the group, in combination with their socio-economic standing aligns with that of 'would be' luxury-branded counterfeit handbag consumers (Kotze, 2013). Thus, given the way in which their unique positioning combining socio-economic aspirations and limited financial flexibility create a viable avenue for luxury-branded handbag counterfeit purchases, emergent black middle-class women may be considered to be both a suitable and relevant sample in relation to the nature the investigation.

However, in order to truly examine the legitimacy of this claim and to determine the attitude of EBMC female consumers towards counterfeit handbags, further research is needed (Malhotra, Nunan & Birks, 2017).

### **3.9 CHAPTER SUMMARY**

It is apparent that the counterfeit luxury-branded industry is ever-expanding, with increasing global centres of demand complementing the vast supply of these goods. Luxury-branded counterfeit handbags are regarded as one of the most popular products within this category, and a 'bestseller' in both emerging and established

economies. South Africa is no exception, with one of the nation's major port cities, Durban, experiencing a significant increase in counterfeit seizures (including handbags) in recent years.

Though the demand for these goods cannot be solely attributed to a particular group, the volume of counterfeit handbag supplies indicates that demand for these products does exist among Durban's population. It is within this context that the female segment of Durban's EBMC forms an interesting group from which to gather data as their unique characteristics meet criteria typically expressed by counterfeit consumers and targeted by counterfeit sellers. The actual ways in which consumers falling within this group perceive counterfeit luxury handbags can only be determined once conclusive evidence has been drawn from results of this investigation. The next chapter describes the methodological approach used to extract the necessary data.

## **CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY**

### **4.1 INTRODUCTION**

The previous chapters explained the derivation of the study's conceptual framework in connection to the South African emergent black middle class and presented a literature review of the theoretical foundations on which the research enquiry is based. This chapter centres on a discussion of the methodology used in order to carry out the research investigation and is structured around five key topics; namely, philosophical considerations, the research approach, the research design, sampling methodology and data collection.

### **4.2 RESEARCH PHILOSOPHY**

Along with several authors, Daniel and Harland (2017) argue that epistemological orientations (whether acknowledged or not), determine methodological approaches and shape any given research process. Research philosophies are therefore deemed to be paramount to the research process and may be defined as the core belief relating to the way in which data about a phenomenon should be gathered, analysed and used (Leedy & Ormrod, 2014). A research philosophy serves as a thinking framework which helps to guide the behaviour of the investigator (Wahyuni, 2012). Johnson and Christensen (2010), maintain that these philosophies are based on shared assumptions, values, practices and concepts. Two of the major research philosophies that have developed in terms of the realm of scientific enquiry are interpretivist (also known as constructivist), and positivist (sometimes referred to as scientific) (Mkansi & Acheampong, 2012). Though a positivist founded paradigm was selected as the basis for this study, both philosophies are discussed briefly below, providing an indication of the motivation underlying the researcher's decision.

#### **4.2.1 Interpretive Paradigm**

Interpretivist philosophy is deemed to be the foundation for qualitative research and is based on the idea that understanding a phenomenon within its context is the most suitable way to proceed (Krauss, 2005; Rao, 2012). The aim of interpretivists, as explained by Panneerselvam (2014), is to understand the world of human experience.

Interpretivists therefore often rely on the respondents' outlook on the circumstances being investigated, which differs significantly from the positivist view whereby information is gathered by means of observation and numerical measurement (Zikmund & Babin, 2017). The characteristics of qualitative research, traditionally coupled with the interpretivist approach, include discovery, induction, exploration and generating of hypotheses or theory, with the researcher serving as the primary data collector (Durand & Chantler, 2014; Kumar, 2014). Thus, interpretivists research and develop theories or 'patterns of meaning' throughout the research process, as opposed to commencing an investigation with theory (Dharmapalan, 2012). As a result, this type of paradigm is typically adopted when researchers are principally concerned with understanding a process or deriving meaning, as opposed to identifying outcomes and causal explanations (Jackson, 2018). Thus, as the current investigation pertains to assessing the impact of one variable on another at its core, the researcher was unable to employ an interpretive paradigm. Consequently, the positivist paradigm was considered.

#### **4.2.2 Positivist Paradigm**

The positivist paradigm makes use of a scientific, systematic approach to research and is also widely recognised as the 'quantitative research paradigm', which seeks objective answers to research questions (Barkway, 2013; Mukherji & Albon, 2014). Krauss (2005) states that positivist epistemology is seen as a means to get at truth and to understand the world well enough so that it might be predicted and controlled. This paradigm therefore relates to collecting data that is deemed to be quantifiable and measurable, allowing for numerical analysis (Barkway, 2013). In addition, Valencia (2015) explains that the positivist paradigm is founded on the premise that reality already exists.

Thus, the scientific research method associated with this paradigm follows a quantitative approach to allow the researcher to be able to provide conclusive answers to the research question at hand (Kumar, 2017). The characteristics of this associated research methodology therefore include deduction, confirmation, hypothesis testing, systemised data collection, explanation and prediction (Malhotra, 2017).

In essence, positivists deem scientific measures as a means to both classify and understand phenomena. A post-positivist approach, however, suggests that while the positivist school of thought may be true to a certain extent, interpretations (particularly those made within a societal context), may be based on assumptions and conjecture (Howell, 2012). Post-positivists ultimately believe that while the physical world may be stable, living beings exhibit an element of uncertainty that may not always allow for complete prediction and control (Prasad, 2017). The post-positivist paradigm was thus deemed to be appropriate for this investigation as the role of the researcher pertained to behavioural data collection and the interpretation thereof. The research design founded on this paradigm is discussed below.

### **4.3 RESEARCH DESIGN**

Hair, Celsi, Money, Samouel and Page (2015), explain that the research design of a study is related to the identification and formulation of a problem. Thus, the design provides for a conceptual structure which guides how the research is carried out and generally comprises of three key components, namely, the collection of data, the measurement of data and the analysis of data (Kuada, 2012). In addition, Malhotra (2017) proclaims that research designs typically fall into one of three categories, being either exploratory, descriptive or causal – each with its own unique purpose, set of hypotheses and associated methodology.

Exploratory research designs, for example, involve probing into a situation and are generally useful when the researcher intends to conduct an investigation which concerns ambiguous problems (Hair et al., 2015). Moreover, exploratory research typically allows for researchers to be able to formulate problems more clearly (Adams, Khan & Raeside, 2014). This type of research design is, therefore, often used in cases when the researcher does not possess much information regarding a situation or when little or no information is available concerning a similar problem (Zikmund & Babin, 2017). The data collection relating to this type of research may take multiple forms, including focus groups, in-depth interviews and projective tests to name a few (Hair et al., 2015).

However, as the researcher was able to access an adequate amount of information relating to components of the study, the adoption of an exploratory research design was not considered. In terms of descriptive research designs, data collection takes

place within a much more regulated process, often in the form of structured interviews or through direct observation methods (Connaway & Radford, 2016).

Moreover, Tan (2017) contends that, unlike in the case of exploratory frameworks, research founded on descriptive designs is considered to be confirmatory, having been principally created to measure research question characteristics. Thus, this type of research design is regarded to be highly accurate and has been used by many leading researchers (Sahu, 2013; Veal, 2017). Hair et al. (2015), however, highlight the fact that although useful when deciphering information about an occurrence, descriptive designs fail to provide an indication of the cause behind a phenomenon. As a result, this type of design was deemed to be inappropriate in terms of the requirements of the study at hand.

Contrary to descriptive research designs, the primary purpose of causal designs is to test whether one event causes another, as well as to uncover the relationship between events (Mooi & Sarstedt, 2011). Causal studies therefore focus on the analysis of a situation or a particular problem in order to assess the impact of specific changes (Kumar, 2017). According to Zikmund and Babin (2017), when employing this type of research design, researchers typically place emphasis on time sequence, covariance, non-spurious associations and theoretical support in order to confirm that causal evidence exists. The researcher thus chose to make use of a causal research design since the topic under investigation primarily dealt with understanding the extent of the relationship between two interconnected variables. The research strategy used to obtain information concerning these variables is described below.

#### **4.4 RESEARCH STRATEGY**

Leedy and Ormrod (2014) describe research as a systematic process of gathering, examining and deducing data in order to increase our understanding of an occurrence we are interested in or concerned about. Research strategy, therefore, addresses the technique of data collection relating to a specific research investigation (Sahu, 2013).

In keeping with the investigation's positivist philosophy, a quantitative technique is required as a means of extracting data from respondents. According to Zikmund and Babin (2017), such data collection methods include observation, experiments and administering questionnaires, amongst others.

For the purpose of this research study, questionnaires were distributed in order to collect data. The use of questionnaires allowed for the researcher to gather input from a relatively large number of respondents in a restricted time frame and a cost-effective manner. Moreover, administering questionnaires allowed for a sense of validity and reliability to be maintained throughout the data collection process, regardless of whether the researcher herself or fieldworkers were involved in the distribution efforts. Prior to administering questionnaires, however, it was first necessary to define the target population from which the sample would be extracted.

#### **4.5 TARGET POPULATION**

According to Malhotra (2017), a target population refers to the complete collection of individuals or objects to which researchers are interested in generalising their conclusions. Target populations are thus seen to be particularly relevant to research investigations as they possess the information that the research project is designed to collect (Hair et al., 2015). In order to select a specific sample group for the purposes of this study, the target population was primarily defined. The broader population concerning the study pertains to the South African black middle class. Although the black middle class may be considered as a target population in itself, a large degree of variability exists among South Africans categorised within the group (Khunou, 2017). Thus, more recent South African research has sought to divide the black middle class into smaller segments that display a greater degree of homogeneity (Mattes, 2014). Simpson and Lappeman (2017), for example, subdivide the category to form four novel clusters, coined as ‘aspirants’, ‘*mafikizolos*’ (newcomers), ‘2nd wave’ and ‘forerunners’, based on differences evident in terms of consumption behaviour.

On the other hand, academics at the University of Stellenbosch used data from the latest StatsSA Income and Expenditure Survey to generate an income-based segmentation of the black middle class, defined through scoring on an asset index (Burger et al., 2014). This method therefore allowed for the researchers to establish that distinct differences were evident amid two main groups, collectively termed as the ‘emergent’ and ‘established’ middle-classes (Mattes, 2014).



On account of the existence of a research void regarding the consumption behaviour of black middle-class South Africans in relation to counterfeit goods in particular, the researcher chose to adopt an income-based approach as a means of further defining the study's target population.

In other words, the notion of an 'established' and 'emergent' black middle class were primarily considered. Though, on the grounds of evidence depicting that the emergent segment of the black middle-class group allocated a greater share of expenditure to conspicuous consumption items than their established counterparts, the EBMC was targeted due to the status-linked nature of the products concerned (Southhall, 2016). In addition, as handbags are principally purchased by female consumers, the researcher chose to exclude male members of the EBMC (Tomshinsky, 2016).

As the researcher was primarily located in the province of KwaZulu-Natal, the EBMC female group could not be considered in its entirety. The researcher therefore sought to confine the target population to the city of Durban (which displays a black, female majority), on the basis of geographic reach (Malhotra, 2017; StatsSA, 2011). Thus, the target population of the study was stated as Durban's EBMC women.

#### **4.6 SAMPLING**

Sampling refers to the gathering of useful information regarding a population and works by utilising a small number of items or parts of a population in an effort to draw conclusions about the population as a whole (Lim & Ting, 2013). Calder (2014) therefore contends that sampling designs are associated with significant consequences, as poor designs have the potential to yield misleading research conclusions. Central approaches to sampling have thus been proposed by leading figures in the field of research methodology in order to aid investigators throughout the sampling process (Achari, 2014). Malhotra (2017), for example, proclaims that prior to determining a sample size and executing a sampling decision, one must adopt a sampling strategy.

Zikmund and Babin (2017) further expand on this notion and explain that it is necessary for the researcher to select a strategy complementary to the study's research design, and one which ensures that the target population will be suitably

represented. Thus, investigators are required to assess different types of strategies before proceeding with their selection (Kumar, 2014).

#### **4.7 SAMPLING STRATEGIES**

Sampling strategies are usually categorised under one of two categories, namely; probability sampling and non-probability sampling (Adams, Khan & Raeside, 2014). Probability sampling entails the selection of sampling units by chance, whereas non-probability sampling rests upon the personal judgement of the researcher (Malhotra, 2017). As a result, with probability sampling, every element of a population has a known, non-zero probability of selection, while when utilising non-probability sampling, the probability of any specific member of a population being selected remains unknown (Bryman, Bell & du Toit, 2016).

In terms of the investigation at hand, a non-probability sampling strategy was adopted due to the qualitative nature of the study, due to the researcher's limited budget, time and workforce and on account of the researcher not possessing a comprehensive list of individuals included in the target population, *i.e.*, a clearly defined sampling frame (Collis & Hussey, 2013). In addition, non-probability sampling was selected as the researcher did not aim to generate results used to create generalisations pertaining to the entire population. The non-probability sampling techniques utilised by the researcher are discussed hereafter.

##### **4.7.1 Non-Probability Sampling**

According to Adler and Clark (2014), non-probability sampling refers to the selection of a sample based on the subjective judgement of the researcher, rather than through the act of random selection. This type of sampling is often used when researchers are met with resource constraints (such as time and budget) and is more suited to selecting respondents due to availability and convenience (Bryman et al., 2016). In addition, this type of sampling is usually deemed to be quick and inexpensive (Malhotra, 2017).

Zikmund and Babin (2017) stipulate that researchers typically make use of four non-probability sampling techniques: judgement sampling, quota sampling, snowball sampling and convenience sampling. Lim and Ting (2013) explain that judgement sampling, also known as authoritative sampling, involves the selection of a sample

based on the researcher's knowledge and professional judgement. Thus, in cases where judgement sampling is used, investigators are often considered to be experts in their fields, having conducted related studies for multiple years (Hedge, 2015). As this study is the investigator's initial research enquiry into the South African black middle class and their purchasing of counterfeit goods, judgement sampling was primarily excluded.

Quota sampling refers to a sampling methodology whereby data are collected from a homogenous group (Kumar, 2014). According to Hantrais and Mangen (2013), this type of sampling involves the researcher in identifying a specific characteristic of the respondents and selecting a sample in proportion to a population of interest thereafter. As the main aim of the current investigation did not pertain to exploring a specific trait or characteristic of a certain subgroup, this type of sampling technique was considered to be inappropriate. The researcher then considered the two remaining sampling alternatives: snowball and convenience sampling techniques.

Locharoenrat (2017) notes that snowball sampling is often used by researchers when it is difficult to identify members of a desired population. When making use of this technique, the researcher uses current members of a sample group to identify additional members who fit the criteria of the targeted population (Chawla & Sodhi, 2011). In other words, respondents are selected on a referral basis.

Convenience sampling, on the other hand, involves the selection of respondents that are easy to access, available and are generally 'willing to respond' (Gravetter & Forzano, 2015). Thus, convenience sampling is often recommended for its ability to obtain data in a quick and simple manner (Kumar, 2014). Investigators therefore often adopt this type of sampling technique when they need to find a large number of respondents within a short time frame, or when obtaining a sample through other means is deemed to be impractical (Zikmund & Babin, 2017).

Convenience and snowball sampling techniques were thus selected for the purposes of this study for two major reasons. Firstly, the researcher had a limited time period in which to conduct the research. Therefore, convenience sampling allowed for the researcher to locate respondents at a faster rate, as well as within a more cost-efficient manner. Secondly, due to the fact that the researcher did not have a large network of emergent black middle-class women in Durban, making use of snowball sampling

ensured that a greater number of respondents could be located through the referral process.

As the target population (emergent black South African middle-class women in Durban) consisted of a very broad range of individuals, the sample was further specified on an age, location and income basis. The researcher therefore targeted individuals aged between 20 and 29 years who resided in one of five suburbs within the Durban city area (either Kloof, Pinetown, Newlands East, Newlands West or Westville) and who earned a monthly income of between R6 000 to R12 000. These suburbs were specifically targeted as they were regarded to be predominantly black middle-class and were likely to include individuals categorised as ‘emerging’ rather than ‘established’ middle class (StatsSA, 2017). Further information pertaining to the composition of the selected suburbs is detailed in Table 4.1 below.

Table 4.1: Targeted research area information

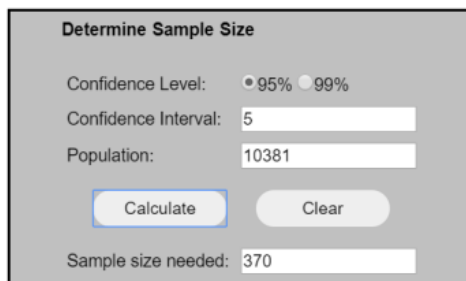
<b>Name of Area</b>	<b>Size of Area</b>	<b>Population Size</b>	<b>Black Population</b>	<b>Female Population</b>
Durban City	225.91 km <sup>2</sup>	595 061	51.1%	51.5%
Kloof	34.51 km <sup>2</sup>	29 704	53.8%	52.1%
<b>Name of Area (continued)</b>	<b>Size of Area</b>	<b>Population Size</b>	<b>Black Population</b>	<b>Female Population</b>
Pinetown	86.15 km <sup>2</sup>	144 026	67.8%	51.2%
Newlands East	14.81 km <sup>2</sup>	52 566	69.3%	52.1%
Newlands West	13.33 km <sup>2</sup>	50 627	66.3%	52.5%
Westville	30.76 km <sup>2</sup>	30 508	32.5%	50%

Source: (StatsSA, 2011).

In addition, the 20–29-year age-group was considered to have the greatest amount of disposable income compared to other age brackets (Burger et al., 2014). The specified income range (R6 000 to R12 000) was calculated using figures included in a working paper of the Department of Economics and the Bureau for Economic Research at the University of Stellenbosch.

The populations of the five selected suburbs amounted to a combined total of 307 431 individuals. Of this number, 193 540 of individuals were categorised as black, of which approximately half were deemed to be female (96 770) (StatsSA, 2017).

Of these 96 770 individuals, about 10 381 fell within the study's targeted age range of 20–29 years. Therefore, should roughly a third of this group have displayed the stipulated emergent middle-class characteristics, 3 460 individuals may have been targeted. However, on account of time and monetary constraints, the researcher was unable to obtain data from a group of this size. Using an online sample calculator as shown below, with a confidence interval of 5 and a confidence level of 95%, the sample was calculated as 370.



The image shows a web-based calculator titled "Determine Sample Size". It has the following fields and controls:

- Confidence Level:** Two radio buttons are present, with "95%" selected and "99%" unselected.
- Confidence Interval:** A text input field containing the number "5".
- Population:** A text input field containing the number "10381".
- Buttons:** Two buttons are located below the input fields: "Calculate" (highlighted with a blue border) and "Clear".
- Output:** At the bottom, a label "Sample size needed:" is followed by a text input field containing the number "370".

Figure 4.1: Sample size calculation

The researcher thus made the decision to administer a total of 350 questionnaires, with 70 allocated to each of the five targeted suburbs.

## 4.8 RESEARCH INSTRUMENT

The research instrument (questionnaire), used to collect data from respondents among the sample group is included in Appendix 3. Prior to the distribution of the questionnaire, the research instrument was assessed and approved by the UCT Ethics in Commerce Committee (Appendix 4). A more detailed description of its contents is presented below.

### 4.8.1 Questionnaire

The measurement instrument comprised of a total of 40 questions and was divided into three segments (A: screening questions, B: attitudinal antecedents *i.e.* the measured independent variables and C: purchase decision-making). Section A of the questionnaire centred on questions which allowed for the researcher to distinguish whether or not the respondent fell within the targeted sample group and included four 'yes/no/prefer not to answer' format statements. Thus, if the respondent answered 'no' to any of the questions within this segment, they were thanked for their time and kindly

requested to discontinue completing the questionnaire. However, if the respondent indicated otherwise, they were encouraged to complete the remaining sections of the questionnaire (sections B and C).

Section B of the questionnaire comprised of a total of 30 questions which centred on each of the attitudinal antecedents outlined in the conceptual framework of the study (i.e., knowledge, perceived risk, ethical obligation, product price, product quality and service quality). Five questions per antecedent were presented, along with a brief contextualisation of luxury counterfeit handbags. Respondents were then asked to indicate their response to each statement on a Likert scale, ranging from the numbers 1 to 7.

According to Kumar (2014), Likert scales are described as ordered scales which prompt respondents to select an option which best aligns with their views. These scales are thus often used to measure the attitudes of participants by probing into the extent to which they either agree or disagree with a specific statement (Zikmund & Babin, 2017). Although the researcher had the option to include the 5-point Likert scale in the questionnaire, the 7-point scale was selected as a means of optimising the reliability of participants' responses. An example of the scale is depicted hereafter.

Entirely Agree	Mostly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Mostly Disagree	Entirely Disagree
1	2	3	4	5	6	7

The primary purpose of Section B of the questionnaire centred on eliciting meaningful responses from the sample group. According to Sauro and Lewis (2016), the alternation of item wording provides two major advantages, namely; the minimisation of acquiescent bias and the reduction of extreme response bias. The questions included in this section were therefore phrased both positively and negatively. In terms of the construction of the items, the researcher sourced published attitudinal research studies as a primary source of guidance and looked to rephrase existing questions that had yielded an adequate response. These investigations chiefly included '*Consumer attitudes toward counterfeits: a review and extension*' by De Matos, Itaussu and Rossi (2007), published in the Journal of Consumer Marketing and '*Consumer*

*concern, knowledge and attitude towards counterfeit apparel products'* by Marcketti and Shelley (2011), published in the International Journal of Consumer studies.

Section C, the final segment of the questionnaire, related to the purchase decision-making process and comprised of a total of six statements, which once again required participants to indicate their responses from 1(entirely agree) to 7 (entirely disagree) on the Likert scale.

In terms of distribution, the questionnaires were administered solely by the researcher on some occasions and on others, the researcher was aided by two fieldworkers. Both fieldworkers were briefed about the study and trained on fieldwork procedures prior to the commencement of the data-collection process. Evidence of the individuals' agreement to undertake the fieldwork as well as their acknowledgement of training on appropriate fieldwork procedure is documented in Appendix 5.

#### **4.9 PILOT STUDY**

According to Malhotra (2017), pilot tests employ smaller samples than that of large-scale tests and are less structured.

In essence, the purpose of such tests is to assist the researcher to identify any flaws linked to data collection in order to make necessary adjustments prior to the commencement of the full research investigation (Turner, 2010). In other words, pilot testing provides the researcher with the opportunity to practise the effectiveness of their research instruments (Yin, 2015). Thus, a pilot study was primarily conducted to ascertain whether the research instrument was easily understandable, whether the number of questions included were appropriate (in terms of the average time taken per completed questionnaire), as well as to document potential concerns raised by respondents. A total of 18 questionnaires (or 5% of the total sample amount) were distributed for piloting purposes at the Village Market Centre as the shopping centre management was the first to permit the investigator to conduct research activity on their premises. All respondents indicated that they were able to understand the questions posed to them, taking on average less than 10 minutes to complete a questionnaire.

On occasions when questions were raised, however, they were largely directed towards information concerning the study as a whole, as opposed to components of the measurement instrument.

In addition, each of the respondents affirmed that they felt comfortable throughout the questionnaire completion process. Once the pilot study had adjourned, the researcher sought to analyse the responses in order to identify whether or not the data collected could potentially sufficiently address the research objectives of the study. As the information presented was able to successfully provide insight into the research question, the investigator made the decision to proceed with the research execution.

#### **4.10 DATA ANALYSIS**

Lim and Ting (2013) describe data analysis as the process of inspecting and transforming data with the aim of discovering useful information to draw conclusions and support decision-making. In the case of the study at hand, the numerical nature of the data collected provided for the data to be analysed in a quantitative manner.

Thus, two quantitative research software tools were used to enable the transfer of raw data into valuable information. Once each questionnaire was numbered, the researcher sought to code the respondents' responses in a Microsoft Excel spreadsheet. The coding of each response coincided with that of the numbers apparent on the Likert scale, apart from those included in the screening segment of the questionnaire, where 1=yes, 2=no and 3=prefer not to answer. Once the researcher had finalised the coding process, the coded values were inputted into the statistical software programme SPSS. Descriptive and inferential statistical analyses were then performed. In terms of descriptive statistics, the research sought to uncover the mean and standard deviation per item. With regard to inferential statistics, the researcher utilised an exploratory factor analysis and a regression analysis whereby information pertaining to the variables' Eigenvalues, percentage of variance, factor loadings and *p*-values were uncovered. An exploratory factor analysis(EFA) was performed on account of the attempt to discover the nature of the of the variables infusing a set of responses, as opposed to a confirmatory factor analysis (CFA), which tests whether the data fits a hypothesised measurement model and is largely theory driven (Kline, 2014).



The regression analysis was selected as this form of analysis ultimately estimates and models relationships among two or more variables (Zikmund & Babin, 2017). In addition, regression analyses have proven to be successful when determining connections between attitudinal variables and consumer-behaviour related outputs (Kumar, 2014; De Matos, Ituassu & Rossi, 2007). The insights gathered from these analyses are presented and discussed in further detail in the following chapter.

#### **4.11 VALIDITY AND RELIABILITY**

Malhotra (2017) explains that the purpose of data analysis is to interpret and draw conclusions from a mass of collected data. Thus, in order to ensure that the information generated from data analyses may be used and trusted, questions are often posed about validity and reliability (Locharoenrat, 2017).

In order to establish reliability, the researcher double-checked the coded data against that of the data included in the questionnaires once it had been entered into Microsoft Excel. In addition, the researcher requested one of her fieldworkers (with research experience) to verify that data were coded correctly. In this instance, 10% of the questionnaires (n=35) were randomly selected and confirmed by the fieldworker. Moreover, the research instrument itself (questionnaire) was deemed to be reliable on account of the successful execution of the pilot tests. In addition, the researcher made use of Cronbach Alpha scores to determine the degree of reliability per attitudinal variable and in terms of attitude to purchase. According to Bell, Bryman & Harley (2018), a high degree of reliability is associated with an outcome of 0.8 or higher, which the majority of variables yielded.

In terms of assessing the validity of responses, this was made possible largely due to the questions posed in the research instrument. The factor loading of questions included in sections B and C of the questionnaire served as a means to validate the variability among responses. Therefore, the fact that the respondents' answers correlated signalled internal validity (Hedge, 2015).

#### **4.12 ELIMINATION OF BIAS**

Bias may be described as a type of error that holds the potential to either under or overestimate the inferred values of a population (Daniel & Harland, 2017). This occurs when defects in the conduction of the research process result in the deviation of truth

(Ellis, 2010). Kumar (2014), therefore, suggests that one of the most fundamental goals of research is to eliminate bias. Thus, the researcher implemented a range of initiatives which sought to reduce the influence of bias on the research investigation.

Firstly, the researcher used a single language (English) to communicate with respondents in person, as well as through the research instrument. Secondly, the researcher made use of fieldworkers who had limited knowledge in relation to the topic at hand. Therefore, fieldworkers were largely unaware of the existing literature relating to the characteristics of the emergent segment of the South African black middle class. Lastly, both the researcher and fieldworkers maintained a neutral stance when interacting with respondents and assured participants that there was no 'right answer'. In cases where questions surrounding the legality of purchasing counterfeit luxury handbags were raised, the investigator took special care not to express any particular viewpoint.

#### **4.13 ETHICAL CONSIDERATIONS**

Bryman et al. (2016), contend that ethical considerations are one of the most important parts of any research investigation. Issues surrounding consent, harm, permission, personal information, confidentiality and anonymity were thus identified and addressed by the researcher. Each of these considerations is discussed in greater detail hereafter.

##### **4.13.1 Ensuring Participants Have Given Formal Consent**

Silverman and Patterson (2015), describe formal consent as a written or verbal statement of a study which identifies its purpose and voluntary nature of participation.

Before commencing with the questionnaire, the researcher and fieldworkers made certain that each of the respondents read through the research instrument's cover letter. The cover letter included information relating to the nature of the research investigation, as well as information pertaining to participant consent

Respondents were thus made aware that by continuing to complete the questionnaire, they would be providing the researcher with their formal consent for their responses to be recorded, extracted and used for research purposes. In addition, participants were in no way forced to partake in the study and were also informed that they were

able to discontinue completing the questionnaire at any given time, should they have wished to do so.

#### **4.13.2 Ensuring No Harm Comes to Participants**

McMillan and Schumaker (2010), describe harm (be it physical or emotional) as the unpleasant effect on the mind or body which exceeds one's coping capacity. On account of the nature of the research investigation, participants were not exposed to any physical or emotional harm while the research activity was being conducted. Respondents were, however, encouraged to contact the researcher through the details supplied on the front cover of the questionnaire should they have felt the need to bring an issue to the researcher's attention.

#### **4.13.3 Ensuring Confidentiality and Anonymity**

Individual's maintain the right to have control over when, how, and to what extent their information can be shared (Rössler, 2015: 199). Thus, ensuring that the confidentiality and anonymity of research subjects was protected was of paramount importance to the researcher. Participants were therefore not requested to divulge any identifiable information before, during or after they had completed the questionnaire.

#### **4.13.4 Ensuring that Permission is Obtained**

Before the researcher commenced with the conduction of the research investigation, permission was obtained from various sources. Firstly, approval was obtained from the UCT Higher Degrees Committee regarding the selected research topic and methodological approach.

Thereafter, approval was granted by the UCT Commerce Faculty Ethics in Research Committee to begin data collection once the research instrument and intended data collection method had been reviewed (evidence of this approval is displayed in Appendix 1).

Lastly, permission was required to be obtained from shopping centres located in the five suburbs targeted by the researcher. The researcher initially communicated with management officials via email (research request letters depicted in Appendix 6) and in some cases, telephonically thereafter. Only once the researcher had received written confirmation of permission, did she meet with management officials and begin

conducting research activities on site. All evidence of approved research permission is included in Appendix 7. In addition, Table 4.1 provides an overview of the centres contacted, as well as the outcome of the requests to perform data collection activities.

**Table 4.2: Summary of research request outcomes**

Name of Institution	Location (suburb)	Permission to conduct research obtained
The Pavilion Shopping Centre	Westville	No
Westville Mall	Westville	No
Village Market Centre	Westville	Yes
Westwood Mall	Westville	No
Delcairn Centre	Kloof	Yes
Village Mall Spar	Kloof	No
Nizamie Spar	Newlands East	No
Pine Crest Centre	Pinetown	Yes
Newkwa Medical Centre	Newlands West	Yes

On occasions when the researcher was unable to obtain permission from specific establishments, or when the number of respondents in a given area required supplementation, additional locations; such as medical centres, bus and taxi stops were targeted. Fortunately, the principal investigator and fieldworkers were able to obtain sufficient feedback from three of the five selected suburbs.

In terms of Newlands West, the researcher sought to conduct activity at a local medical centre. Research activity taking place at bus and taxi stops manifested in Kloof and Newlands East, with further location details outlined in Table 4.3. On both occasions, law enforcement officials did not actively seek to approach the researcher to query the data collection process.

**Table 4.3: Bus/taxi stop research locations**

Location	Suburb	Approached by law enforcement
Village Road	Kloof	No
Inanda Road	Newlands East	No

#### **4.14 CHAPTER SUMMARY**

The main purpose of this chapter was to identify and explain the research design and methodology concerning this study. In light of the research objectives at hand, a positivist paradigm was adopted, which prompted the conduction of a quantitative-based investigation. Convenience and snowball sampling allowed for the researcher to obtain data from the relevant sample through means of a self-administered questionnaire. The consideration of ethics, minimisation of bias and ensuring the maintenance of validity and reliability was prioritised by the researcher throughout the investigation process. Once the data was collected, regression analyses performed by the investigator allowed for certain inferences to be made. The presentation and interpretation of these results will be discussed in the following chapter.

## **CHAPTER 5: RESULTS**

### **5.1 INTRODUCTION**

The previous chapter sought to explain the research strategy and methodology deemed to be appropriate to the nature of the study at hand. This chapter delves into the results arising from the data collection and is subdivided into five major sections. Firstly, the researcher's fieldwork experience is examined, followed by an assessment of the study's sample size and corresponding response rate. Thereafter, the issue of internal consistency is addressed, descriptive statistics are presented, and inferential statistics are discussed within the conceptual framework context.

### **5.2 FIELDWORK REPORT**

Data were collected from respondents across five pre-selected suburbs in Durban. The majority of this fieldwork took place in shopping mall settings, or in cases where permission was not obtained from the mall management, at taxi ranks and bus stops. Apart from a few respondents requiring clarification on term definitions, the fieldwork was carried out as intended, with the researcher and fieldworkers having encountered no major challenges throughout the process. The surveying period extended from September to mid-November of 2018. Once collected, data was transferred from the questionnaires onto Microsoft Excel and subsequently entered into the statistical software programme SPSS for purposes of further analysis.

### **5.3 SAMPLE SIZE AND RESPONSE RATE**

The sample size determined in the previous chapter was 350 individuals. Of the 350 distributed surveys, 301 respondents indicated that they were willing to participate, and thus completed the questionnaire. In order to establish whether this new, reduced sample size was deemed to be adequate to perform a factor analysis on the data, a Kaiser-Mayer-Olkin (KMO) test was performed using SPSS. Typically, KMO values greater than 0.6 indicate that the size of the sample is sufficient (Gordon, 2015).

The analysis revealed a KMO measure of 0.873, thereby confirming the number of surveyed individuals as being satisfactory. The frequency results pertaining to each of the initial four screening questions are presented hereafter.

Table 5.1: Question 1.1 Frequency Results – I am a black female

Response Options	Frequency	Percent	Valid Percent
1: Yes	350	100.0	100.0

Table 5.2: Question 1.2 Frequency Results – I am aged between 20 and 29 years

Response Options	Frequency	Percent	Valid Percent
1: Yes	327	93.4	93.4
2: No	23	6.6	6.6
Total	350	100.0	100.0

Table 5.3: Question 1.3 Frequency Results – I reside in Durban, in one of the following suburbs (listed)

Response Options	Frequency	Percent	Valid Percent
1: Yes	331	94.6	94.6
2: No	19	5.4	5.4
Total	350	100.0	100.0

Table 5.4: Question 1.4 Frequency Results – I earn between R6 000 – R12 000 per month

Response Options	Frequency	Percent	Valid Percent
1: Yes	308	88.0	88.0
2: No	26	7.4	7.4
3: Prefer not to answer	16	4.6	4.6
Total	350	100.0	100.0

#### 5.4 INTERNAL CONSISTENCY

Malhotra (2017) contends that internal consistency is a critical component in assessing the reliability of data stemming from any given research instrument. Statistically, internal consistency is often measured by Cronbach's Alpha, which primarily establishes how closely items are related in a group (Bell, Bryman & Harley, 2018).

Table 5.5 provides the Cronbach's Alpha values for each of the questionnaire variables defined as knowledge, perceived risk, ethical obligation, product price, product quality, service quality and purchase decision-making.

Table 5.5: Cronbach's Alpha values per variable

Variable	Items	N of Items	Cronbach's Alpha
Knowledge	2.1 – 2.5	5	0.945
Perceived Risk	2.6 – 2.10	5	0.907
Ethical Obligation	2.11 – 2.15	5	0.927
Product Price	2.16 – 2.20	5	0.878
Product Quality	2.21 – 2.25	5	0.901
Service Quality	2.26 – 2.30	5	0.936
Purchase Decision-making	3.1 – 3.6	6	0.625

As shown above, the coefficient values concerning items 2.1 to 2.30 are above 0.8, indicating a high degree of internal consistency. The Cronbach's Alpha value relating to the third and final section on purchase decision-making of the questionnaire appears to be lower, though, this value is still deemed to fall within broadly acceptable norms (Leppink, 2019). This may, however, be attributed to situational factors having emerged within the data collection process and will be further expanded on when the limitations of the study are discussed. In addition, certain variables, namely; perceived risk, ethical obligation, product price and product quality were recoded via the 'recode into different variables' functionality under the 'Transform' tab on SPSS so that all items were either all positively or negatively phrased. This may also have potentially impacted upon the Cronbach's Alpha values.

## 5.5 DESCRIPTIVE STATISTICS

Descriptive statistics, as defined by Holcomb (2016), provide a brief description of a given data set, and generally allude to measures of central tendency and variability.

While measures of central tendency are used to display the central locations of a distribution (such as mean, median and mode), measures of variability, on the other hand, showcase the dispersion of data, and concern statistical elements including variance, range and standard deviation (Trochim, Donnelly & Arora, 2015).



Data collection of the six attitudinal antecedents included in the study's conceptual framework was made possible through the inclusion of 7-point Likert scales. Participants thus indicated their level of agreement with statements by selecting a number from 1 to 7, ranging from 'entirely agree' coded as 1, to 'entirely disagree', coded as 7. The extraction of these responses thus allowed for the researcher to perform descriptive analyses, which are further outlined, per variable, in Table 5.6.

Table 5.6: Descriptive statistics per variable

Positively phrased	Negatively phrased
--------------------	--------------------

Variables		N	Minimum	Maximum	Mean	Std. Deviation
Knowledge	2.1	301	1	7	3.18	1.894
	2.2	301	1	7	3.15	1.885
	2.3	301	1	7	3.02	1.845
	2.4	301	1	7	3.06	1.782
	2.5	301	1	7	2.96	1.699
Perceived Risk	2.6	301	1	7	4.32	1.878
	2.7	301	1	7	4.41	1.859
	2.8	301	1	7	4.16	1.816
	2.9	301	1	7	4.30	1.805
	2.10	301	1	7	3.27	1.515
Ethical Obligation	2.11	301	1	7	3.10	1.815
	2.12	301	1	7	3.20	1.885
	2.13	301	1	7	4.26	1.707
	2.14	301	1	7	4.30	1.717
	2.15	301	1	7	4.39	1.697
Product Price	2.16	301	1	7	2.98	1.742
	2.17	301	1	7	2.86	1.754
	2.18	301	1	7	4.28	1.708
	2.19	301	1	7	3.14	1.597
	2.20	301	1	7	4.37	1.664
Product Quality	2.21	301	1	7	3.22	1.869
	2.22	301	1	7	3.06	1.827
	2.23	301	1	7	3.10	1.847
	2.24	301	1	7	3.16	1.802
	2.25	301	1	7	4.54	1.541
Service Quality	2.26	301	1	7	3.33	1.824
	2.27	301	1	7	3.28	1.813
	2.28	301	1	7	3.11	1.804
	2.29	301	1	7	3.07	1.763

Variables		N	Minimum	Maximum	Mean	Std. Deviation
	2.30	301	1	7	3.21	1.799
Attitude to Purchase	3.1	301	1	7	4.39	1.773
	3.2	301	1	7	4.33	1.521
	3.3	301	1	7	4.24	1.479
	3.4	301	1	7	4.37	1.515
	3.5	301	1	7	3.36	1.509
	3.6	300	1	7	3.34	1.809

Certain inferences may be deduced from this table. These inferences are discussed in greater detail below. In addition, frequency distributions which supplement these results may be viewed in Appendix 8.

### 5.5.1 Knowledge

All items included in the knowledge section were positively phrased. Thus, individuals were required to indicate their response from 'entirely agree' to 'entirely disagree'. With mean values ranging from 2.96 to 3.18, it appears that majority of participants agreed that they were knowledgeable with regard to sale elements and characteristics of counterfeit luxury-branded handbags. Moreover, the standard deviation values relating to this antecedent were minimal, indicating little dispersion around the mean and, in turn, a high level of consensus among respondents.

### 5.5.2 Perceived Risk

The first four items in the perceived risk segment were negatively phrased, while the last item (2.10) was relayed positively. The mean results for questions 2.6 to 2.9 ranged from 4.16 to 4.41, demonstrating that most respondents neither agreed nor disagreed with the statements. Thus, it appears that most participants were unclear about the risk associated with purchasing the handbags.

The mean response to question 2.10, 'I believe that there will be no repercussions for purchasing these bags', however, is stated as being 3.27, indicating that the majority of respondents displayed some agreement with the statement posed. As in the case of knowledge, the standard deviation for this variable was not substantive.

### **5.5.3 Ethical Obligation**

The first two statements included under ethical obligation were positive, while the remaining three were negatively posed.

The mean values for the positive statements were documented to be slightly above 3, portraying that generally, participants somewhat agreed that purchasing counterfeit luxury-branded handbags was not shameful and that there was 'nothing wrong with the act'.

The mean values for questions 2.13 to 2.15, on the other hand, ranged from 4.26 to 4.39, displaying that the bulk of individuals neither agreed nor disagreed about feelings of guilt post-purchase, choosing not to purchase the bags on a legal basis and considering the act of purchasing as wrongful. The standard deviation values for these items were also regarded to be low.

### **5.5.4 Product Price**

The product price segment of the questionnaire consisted of three positive statements (2.16, 2.17, 2.19), and two negatively phrased statements (2.18, 2.20). The mean values in connection with the positive statements ranged from 2.86 to 3.14, portraying that the majority of individuals somewhat considered the counterfeit bags to be good value for money and would pay for one, should they receive a fair or discounted price. The mean values associated with the negative statements, however, were based around 4, indicating that respondents neither agreed nor disagreed with statements concerning higher prices. Standard deviation values for price related were also regarded as being low.

### **5.5.6 Product Quality**

The first four questions which fell under product quality were positively phrased, with the final item posed negatively. Mean response values for the positive statements ranged from 3.06 to 3.22, portraying that most respondents exhibited a degree of agreement in terms of quality serving as an important purchase decision-making factor, as well as the fact that the handbags concerned were generally of a good quality, and would serve to be a good investment.

The mean value for the final item in this segment (question 2.25), on the other hand, was 4.45, displaying that many respondents neither agreed nor disagreed with purchasing a poor to average-quality counterfeit luxury-branded handbag. In addition, the standard deviation values for items in this segment were not deemed to be significant.

### **5.5.7 Service Quality**

The five items included within service quality were all positively phrased. The mean values for the items centred around 3, indicating that most of the respondents displayed some agreement in relation to good customer service positively affecting their purchase decision. As with the other attitudinal antecedents, standard deviation outputs were minimal.

### **5.5.8 Attitude to Purchase**

All six items which fell under this section were negatively phrased. Once again, the standard deviation among the items was found to be low. While the first four items (relating to knowledge, perceived risk, ethical obligation and product price), exhibited mean values around 4, the last two items (concerning product quality and service quality), provided means of 3.34 and 3.36. Thus, it would appear that the impact of product and service quality more negatively influence consumers' decision to purchase. This evidence, however, cannot be deemed as conclusive. As a result, inferential statistical analyses were required to provide a greater sense of clarity on the matter.

## **5.6 INFERENCE STATISTICS**

Sahu, Pal and Das (2015) assert that inferential statistics are primarily concerned with making deductions about populations through evidence stemming from sample groups. Inferential statistics therefore allow for the researcher to use an array of statistical models in order to accurately gauge the results of data in a way which allows for conclusions to be made (Haslam & McGarty, 2018).

Although researchers have the opportunity to employ a variety of inferential statistical techniques, the nature of the data collected, as well as the aim of the research project at hand often guides the investigator in his or her selection process (Brown, 2015).

Thus, factor and regression analyses were considered to be appropriate with relation to the study at hand, both of which are presented and discussed below.

### **5.6.1 Factor Analysis**

According to McDonald (2014), a factor analysis is considered as a useful tool when investigating variable relationships for complex concepts.

Ben-Zvi, Makar and Garfield (2017) explain that a factor analysis is able to condense large numbers of items into a fewer number of underlying common factors. Thus, the maximum common variance from variables is extracted and combined into a common score (Pages, 2016). Higher communality values therefore indicate better correlations among items, with 0.4 serving as an adequate basis (Jarausch & Hardy, 2016). The communalities for items included in this study, extracted by means of a principal component analysis, were largely substantive and may be viewed per variable in Appendix 9.

Component matrices, on the other hand, depict the degree to which each variable is correlated with the newly created factor (Malhotra, Nunan & Birks, 2017). The majority of these matrices displayed high correlation values, often with values above 0.9. The component matrices which provided for the factor loadings per variable are included in Appendix 10.

Aside from adequate communalities and component matrix values, a factor analysis extraction is based on eigenvalues (Kline, 2014). These values measure how much of the variance in the original observed variables can be explained by the factor (Jackson, 2015). In order to determine how many factors should be considered, the number of eigenvalues greater than 1 are examined, which account for a fairly large proportion of the variation. Thus, in cases where only one eigenvalue appears greater than 1, one factor is extracted (Gorsuch, 2014). Table 5.7 details the eigenvalues above 1 for the items making up each component and in turn, the number of factors selected for per variable.

Table 5.7: Eigenvalues and percentage of variance explained per variable

Variable	Items	Eigenvalues >1	% of Variance	No. of Factors Selected
Knowledge	2.1 – 2.5	4.221	84.423	1
Perceived Risk	2.6 – 2.10	3.682	73.636	1
Ethical Obligation	2.11 – 2.15	3.870	77.391	1
Product Price	2.16 – 2.20	3.373	67.465	1
Product Quality	2.21 – 2.25	3.586	71.721	1
Service Quality	2.26 – 2.30	3.988	79.756	1
Attitude to purchase	3.1 – 3.6	2.646; 1.527	44.107; 25.450	2

As depicted in Table 5.7, one factor per variable was extracted, with the exception of purchase decision-making, which produced two eigenvalues greater than 1. Hence, in this case, two factors were extracted, displaying a cumulative variance of 69.56%. A varimax rotation was performed on each factor thereafter, with the factor loadings for purchase decision-making presented in Table 5.8. This rotation served to transform the original factors into new ones, allowing for an easier interpretation of the factors (Coolican, 2017).

Table 5.8: Purchase decision-making factor loadings

Items	Factor 1	Factor 2
3.1 – Knowledge	<b>0.745</b>	- 0.029
3.2 – Perceived risk	<b>0.833</b>	- 0.005
3.3 – Ethical obligation	<b>0.873</b>	0.015
3.4 – Product price	<b>0.785</b>	- 0.078
3.5 – Product quality	0.021	<b>0.878</b>
3.6 – Service quality	- 0.077	<b>0.873</b>

From Table 5.8, it is apparent that that Factor 1 loads higher on the variable's knowledge, perceived risk, ethical obligation and product price. Interestingly, Factor 2, on the other hand, is largely aligned with that of product quality and service quality. The Varimax rotation therefore provides more insight into the relationships evident

between the original variables and the factor that is extracted. In order to gain a complete understanding of the relationships evident between the attitudinal antecedents and purchase decision-making, however, regression analyses were required to be performed.

### **5.6.2 Regression Analysis**

A regression analysis is deemed to be a powerful statistical method, allowing for researchers to examine the relationships between two or more elements of interest (Darlington & Hayes, 2016). Though multiple forms of regressions exist, every analysis fundamentally explores the way in which independent variables influence the dependent variable (Gordon, 2015).

In this instance, two approaches to statistical modelling were considered. The first regression model approach was based on the factor scores obtained from the factor analysis performed on the variables listed in Section 5.6.1. The factor scores for attitude to purchase thus served as the dependent variable, with the factor scores for knowledge, perceived risk, ethical obligation, product price, product quality and service quality making up the independent variables. As mentioned earlier, two factors were apparent in terms of the attitude to purchase variable. Thus, each of these factors are used as the dependent variable in two separate regression models presented below.

The second statistical approach, on the other hand, was founded on obtaining the total scores of each variable. In cases where negative and positive questions were posed, certain items were recoded to reflect the correct summation of the total.

The attitude to purchase total was, therefore, deemed to be the dependent variable in the regression model, with the total scores for the attitudinal antecedents serving as the independent variables.

#### **5.6.2.1 Regression analysis using factor scores**

This initial regression analysis approach was the natural progression of the factor analysis. Two regression models were fitted, each associated with one of the two attitude to purchase factors. The results of this analysis are presented in Tables 5.9 and 5.10.

Table 5.9: Attitude to purchase regression model (Factor 1)

Model		Unstandardised Coefficients		Standardised Coefficients	t	p-value
		B	Std. Error	Beta		
1	(Constant)	-0.004	0.042		-0.096	0.923
	Knowledge	-0.042	0.047	-0.041	-0.879	0.380
	Perceived Risk	0.198	0.052	0.197	3.835	<b>0.000</b>
	Ethical Obligation	0.285	0.055	0.284	5.175	<b>0.000</b>
	Product Price	-0.292	0.058	-0.292	-5.068	<b>0.000</b>
	Product Quality	-0.028	0.062	-0.028	-0.449	0.654
	Service Quality	-0.043	0.056	-0.043	-0.778	0.437

In Table 5.9, it appears that the p-values for perceived risk, ethical obligation and product price are minimal and less than 0.05. Draper and Smith (2014) explain that p-values less than 0.05 are indicative of the corresponding variables being significant predictors of the dependent variable in the model.

Although Table 5.8 depicts Factor 1 loading highly on the variables 'knowledge, perceived risk, ethical obligation and product price', the current regression model illustrates only 'perceived risk, ethical obligation and product price' to be significant attitude to purchase predictor variables. Knowledge exhibits a p-value of 0.38, that is, one greater than 0.05, and is thus not recognised a significant predictor variable within this dimension of attitude to purchase.

As depicted earlier in Table 5.8, the attitude to purchase Factor 2 loadings weighed heavily on product quality and service quality. In Table 5.10, presented below, it is evident that in fact, knowledge, product price and service quality employ p-values less than 0.05, thus serving to be significant predictors of the Factor 2 regression model.



Table 5.10: Attitude to purchase regression model (Factor 2)

Model		Unstandardised Coefficients		Standardised Coefficients	t	p-value
		B	Std. Error	Beta		
2	(Constant)	0.003	0.053		0.055	0.956
	Knowledge	0.136	0.060	0.135	2.279	<b>0.023</b>
	Perceived Risk	0.046	0.065	0.045	0.702	0.484
	Ethical Obligation	0.018	0.069	0.018	0.259	0.796
	Product Price	-0.169	0.073	-0.169	-2.317	<b>0.021</b>
	Product Quality	0.107	0.079	0.107	1.362	0.174
	Service Quality	0.363	0.071	0.361	5.140	<b>0.000</b>

#### 5.6.2.2 Regression analysis using variable total scores

In order to perform this regression analysis, a series of totals was created by adding the responses to items per questionnaire variable. As the responses to items were based on a Likert scale, which ranged from numbers 1 to 7, the minimum total was stated as 5; that is, if a respondent selected 1 for all five questions. The maximum total, on the other hand, was 35, if a respondent were to have selected 7 for each of the five questions. In terms of the final section of the survey (Part 3), however, which comprised of six questions, the minimum total was 6 and the maximum 42. Further descriptive information relating to this total scoring approach (per variable), is included in Appendix 11. The coefficients produced by regression analysis using this approach are detailed in Table 5.11.

Table 5.11: Regression model using totals

Model		Unstandardised Coefficients		Standardised Coefficients	t	p-value
		B	Std. Error	Beta		
1	(Constant)	18.898	2.265		8.345	0.000
	Knowledge total	0.013	0.037	0.019	0.354	0.724
	Perceived risk total	0.140	0.045	0.187	3.124	<b>0.002</b>

Model		Unstandardised Coefficients		Standardised Coefficients	t	p-value
		B	Std. Error	Beta		
	Ethical obligation total	0.189	0.047	0.258	4.035	<b>0.000</b>
	Product price total	-0.272	0.055	-0.332	-4.969	<b>0.000</b>
	Product quality total	0.014	0.055	0.019	0.257	0.798
	Service quality total	0.110	0.046	0.155	2.394	<b>0.017</b>

The totals derived from the above regression analysis indicate that four antecedents display p-values of less than 0.05. This, therefore, indicates a significant predictive influence of the attitudinal antecedents perceived risk, ethical obligation, product price and service quality on attitude to purchase. In addition, it may be deduced that knowledge and product quality, both displaying p-values greater than 0.05, cannot be regarded as substantially influential attitudinal factors within the attitude to purchase context.

## 5.7 CHAPTER SUMMARY

In summary, the data collected from the 301 respondents were analysed through descriptive and inferential statistical measures. The factor and regression analyses ultimately depicted that five of the six attitudinal antecedents significantly impacted upon attitude to purchase, namely, knowledge, ethical obligation, perceived risk, product price and service quality. Product quality therefore served to be the sole variable not substantially influencing the consumers' attitude to purchase, nonetheless, it must be noted that product quality does influence attitude to purchase to a limited degree. Thus, of the hypotheses tabled below, H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub>, H<sub>5</sub> and H<sub>7</sub> failed to be rejected.

Table 5.12: Research hypotheses

H#:	Relevant Grouping:	Hypothesis:	Outcome:
H <sub>1</sub>	N/A	IPS (Individual, Product and Service) factors influence the attitude to purchase of counterfeit luxury handbags	Fails to be rejected

H#:	Relevant Grouping:	Hypothesis:	Outcome:
H <sub>2</sub>	Individual Factors	<i>Knowledge</i> significantly effects the attitude to purchase of counterfeit luxury handbags	Fails to be rejected
H <sub>3</sub>	Individual Factors	<i>Perceived risk</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags	Fails to be rejected
H <sub>4</sub>	Individual Factors	<i>Ethical obligation</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags	Fails to be rejected
H <sub>5</sub>	Product Factors	<i>Product price</i> significantly impacts upon the attitude to purchase of counterfeit luxury handbags	Fails to be rejected
H <sub>6</sub>	Product Factors	<i>Product quality</i> significantly the attitude to purchase of counterfeit luxury handbags	Rejected
H <sub>7</sub>	Service Factor	<i>Service quality</i> has a significant effect the attitude to purchase of counterfeit luxury handbags	Fails to be rejected

The following chapter discusses the implications of these results, highlights the limitations of the study, and provides recommendations for future investigations.

## **CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS**

### **6.1 INTRODUCTION**

The previous chapter presented the results obtained from the researcher's data collection process. This chapter serves to provide a greater sense of insight into these findings and centres on two major themes: expanding on conclusions and detailing recommendations. The chapter thus comprises of seven key sections; namely, the synopsis of the research, a summary of the literature review and primary study findings, addressing the research objectives, managerial and scholarly recommendations, limitations, conclusions, recommendations and recommendations for future research. Each of the above-mentioned segments is expanded on below.

### **6.2 SYNOPSIS OF RESEARCH**

Although the concept of attitude has undergone significant examination within the realm of consumer behaviour, a void exists between that of the concept and its effect (Joji & Joseph, 2015). Thus, this research investigation primarily centred on exploring the factors that impact on attitude to purchase. Chapter 2 served to expand on a series of attitudinal frameworks which formed the basis of the researcher's conceptual model. In addition to attitudinal antecedents tested previously, customer service, deemed to be a South African-specific attitude to purchase factor, was included. The conceptual model therefore served to merge the research requirements, variables and hypotheses of the study.

Once an understanding of the theoretical foundations of the study were established, the investigation was contextualised in Chapter 3 in two different ways. First, in relation to the study's population, namely, the South African black middle class, and secondly, in terms of the product under consideration – counterfeit luxury-branded handbags. Ultimately, Chapter 3 illustrated the way in which these bags provided for an item of interest, specifically in light of the characteristics of the chosen sample group.

Chapter 4, which centred on the research strategy and methodology thus provided a description of the way in which data pertaining to the investigation would be collected and analysed in order to address the research void at hand, which posed the question:

*Do IPS (Individual, Product and Service) factors impact on the attitude to purchase of counterfeit luxury handbags among Durban's emergent black middle-class women?*

Thus, elements such as the research philosophy, sampling procedure and ethical considerations were expanded on. Moreover, this chapter provided an explanation of the statistical tools used post data collection, the results of which were detailed in Chapter 5.

The main aim of Chapter 5 was to provide insight into the results yielded from the researcher's descriptive and inferential statistical analyses. While the descriptive measures illustrated measures of central tendency and validity of the data, the inferential tools allowed the researcher to gain insight into evidence of the relationships between variables. Regression analyses using two different approaches (factor analysis and a totals-based method) thus ultimately determined that all of the independent variables, aside from product quality, significantly impacted upon the consumers' attitude to purchase.

### **6.3 SUMMARY OF FINDINGS**

Overall, aim of the study pertained to identify whether IPS factors impacted on the attitude to purchase of Durban's emergent black middle-class female consumers in relation to the product at hand. The summary of these findings are presented in greater detail hereafter.

#### **6.3.1 Individual Factor Findings**

The individual factor attitudinal antecedents comprised of knowledge, perceived risk and ethical obligation. While the aspect of knowledge was derived from the EDM theory model, the remaining two variables stemmed from the TRA model. Hypothesis 2, which alluded to knowledge significantly affecting attitude to purchase counterfeit luxury handbags was not rejected. Thus, the data suggest that consumers' insight into

the fraudulent nature of these handbags does, in fact, significantly deter their attitude to purchase.

In addition, hypothesis 3, which dealt with assessing the impact of perceived risk impacts on the decision to purchase counterfeit luxury handbags, was supported. In other words, the degree of risk associated with the purchasing of these bags negatively affected consumers' consumption decisions.

Moreover, hypothesis 4 failed to be rejected. This hypothesis pertained to whether ethical obligation significantly influenced attitude to purchase counterfeit luxury handbags. Consumers displaying higher levels of ethical or moral considerations are therefore seen to be less likely to intend to purchase the handbags.

### **6.3.2 Product Factor Findings**

The product attribute attitudinal antecedents related to product price and product quality, both of which were derived from the ATO model. Interestingly, while hypothesis 5, which considered the impact of product price on attitude to purchase counterfeit luxury handbags was supported, hypothesis 6, which alluded to product quality, was rejected. In essence, this data therefore relays that although the presence of low prices, or those considered to be fair, positively affect consumers' counterfeit handbag choices, the sub-optimal quality of these bags does not deter their attitude to purchase.

### **6.3.3 Service Factor Findings**

The final attitudinal antecedent related to service quality and examined the variable customer service, aligned with hypothesis 7. The results of the study confirmed that service quality did, in fact, significantly affect the consumers' attitude to purchasing counterfeit luxury handbags. Thus, it is evident that customers felt more inclined to buy a handbag when they have encountered a positive sales experience.

### **6.3.4 Summary of Factor Group Findings**

Overall, the results of the study clearly confirm that two groupings (individual factors and service factors) prove to be valid contributing indicators in terms of attitude to purchase counterfeit luxury handbags. The product attribute construct (pertaining to the variables of product price and product quality), however, exhibited conflicting

results, with product price significantly impacting upon attitude to purchase counterfeit luxury handbags and product quality recording an insignificant influence. Thus, product attributes cannot be deemed to be entirely effective determinants of attitude formation, and in turn, attitudinal influence regarding the decision to purchase counterfeit luxury handbags.

### **6.3.5 Attitude to Purchase Findings**

Though one of the hypotheses relating to the attitudinal antecedents was rejected on account of its level of significance, the fact remains that each of the variables did, in some way, contribute to towards attitude formation and consequently the intent to purchase. Therefore, the data pertaining to the study ultimately support hypothesis 1, which states that IPS factors influence the attitude to purchase of counterfeit luxury handbags. The research also projects, however, that some of the attitudinal antecedents display a greater importance over others in relation to Durban's emergent black female middle-class group. These variables include knowledge, perceived risk, ethical obligation, product price and service quality. On the other hand, the sole insignificant antecedent pertains to product quality.

## **6.4 ASSESSING FINDINGS WITHIN THE CONTEXT OF EXISTING LITERATURE**

In terms of the current study, certain results yielded similarities to past attitude behavioural-based investigations, while others provided alternate evidence. In some cases, novel consumer insight was generated.

Perceived risk and ethical obligation have been documented to consistently influence attitude to purchase in a multitude of research investigations (Bhatia, 2017; Marticotte & Arcand, 2017). Thus, the results pertaining to the study at hand reinforce this phenomenon, with both factors producing a high degree of significance.

Existing research relating to the influence of other attitude factors, such as knowledge, however, was found to be less consistent, with several authors having documented varying results (Alfadl, 2017; Kozar & Stehl, 2016). Thus, while the significance of knowledge supports the arguments of researchers such as Michaelidou and Christodoulides (2011) and Marcketti and Shelley (2009), it contradicts the investigative outcomes of others (Alfadl, 2017; Kozar & Stehl, 2016).

On account of these discrepancies, further research efforts may be required in order to provide a greater degree of consensus regarding these three antecedents in particular.

The variables, product price and product quality, (derived from the ATO model), are absent in many counterfeit-related investigations (Prakash & Pathak, 2017). Additional consumer behaviour research, however, contends that customers are often attracted to low price offerings, with the concept of 'value for money' also serving a major role in the attitude formation and consumption process (Kolar, 2014). Interestingly, while the results of the study show the importance of price in terms of building purchase intent, they also indicate that respondents did not view the quality of the goods as an integral factor regarding their consumption thought process.

While the attitudinal factor of service quality was considered to be a novel integration in the framework, the significance of the antecedent served to support the findings and general sentiment surrounding the positive correlation evident between customer service and subsequent purchase behaviour among South African consumers (Shah, Tanveer & Azam 2017; Nielsen, 2015).

## **6.5 MANAGERIAL AND PRACTICAL IMPLICATIONS**

The results of this investigation fundamentally confirm the importance of marketers and law enforcement officials alike understanding and tackling the issue of counterfeit luxury handbag sales from the demand or consumer side of the problem.

The data not only provide insight into the fact that attitude influences consumers' decision to purchase, but also details which factors buyers of these goods consider to be more significant than others. Thus, it allows for those combating counterfeit sales activities to focus their efforts and resources on these factors.

To date, for example, most anti-counterfeit campaigns have focused on the education of consumers in an attempt to create and awareness surrounding the illegality of the sale and purchase of these goods. Evidence stemming from this investigation strengthens the argument towards this approach, portraying that knowledgeable consumers are more deterred from making counterfeit purchases than those who do not display such a degree of awareness.



Therefore, it may be valuable to consider additional efforts aligned with combating counterfeit sales through an increased consumer consciousness concerning the true nature of the products.

Though officials may have little control over elements such as product quality, product price and service quality, they are able to exert some influence in areas concerning perceived risk and ethical obligation. Law enforcement officials, for example, could make more of a concerted effort to display their presence in or around sales areas. Moreover, marketers are able to specifically direct campaigns towards the possible repercussions associated with counterfeit handbag purchases, as well as placing emphasis on the shameful, guilt-associated repercussions of illegal consumption.

It is therefore recommended that anti-counterfeiting agents place greater emphasis upon defending intellectual property rights through demand, or 'consumer focused' initiatives which target specific purchase prompting variables, rather than solely allocating resources towards eradicating the supply of these goods.

## **6.6 LIMITATIONS**

Although the investigator was able to successfully execute on the research process and provide for conclusive results, certain limitations preceded the study. Firstly, from a methodology standpoint, the researcher chose to make use of non-probability sampling, which according to Malhotra (2017) relates to the non-random selection of a sample. In other words, all members of a population do not possess the same probability of selection. Thus, evidence stemming from these samples cannot be generalised in terms of the entire population. The researcher's actualised sample size of 301 respondents, however, indicates that meaningful conclusions may be drawn. Although, if possible, it is recommended that researchers attempt to increase the number of participants in future studies.

Aside from the sampling approach, the researcher was limited in terms of geographic flexibility, and in turn, reach. Thus, the study solely pertained to participants located in Durban, KwaZulu-Natal, the data of which therefore cannot be extended to national level. In addition, a specific age range of women was targeted, thus excluding data from participants whose data which may have altered the results of the investigation. Hence, it is recommended that researchers collect data from multiple provinces, as

well as increase the age range of participants in future research investigations. Lastly, the researcher was often limited due to situational factors arising from shopping mall environments. With many consumers visiting malls in their lunch breaks or after work, time proved to be an inhibiting factor. Thus, it is recommended that researchers investigate alternate methods of data collection in the future.

## **6.7 CONCLUSIONS**

Although the researcher encountered some limitations throughout the research process, evidence from this study principally confirms that PIS factors do, in fact, influence the attitude to purchase of Durban's emergent black middle-class women in relation to luxury-branded handbags. Moreover, it was apparent that of the six tested attitudinal antecedents, five elements (*knowledge, perceived risk, ethical obligation, product price and service quality*), were found to be highly significant. While the *product quality* of these handbags failed to generate a high degree of impact upon the consumers' attitude to purchase, this finding, too, provides insight into consumer behaviour.

## **6.8 RECOMMENDATIONS FOR FUTURE RESEARCH**

The results of the study at hand provide the foundation for opportunities for interesting future research. Firstly, the study confirms the significance of service quality in relation to attitude formation and subsequently, attitude to purchase. Thus, it may be interesting for researchers to determine whether this antecedent continues to play an important role across varying South African provinces, as well as in international settings. Secondly, upcoming research could potentially focus on the uncovering the reasoning behind the lack of significance of product quality of members of the EBMC with relation to counterfeit handbags. Thirdly, subsequent investigative work could focus on determining whether a difference is evident concerning the attitudes of the established segment of the South African black middle class in comparison with the results evident from this study. Lastly, further research efforts may be initiated following to the commencement of campaigns created alongside the results of the study. Thus, investigators will be able to more accurately assess whether the practical implications of the study, do, in fact, alter the behaviour of consumers.

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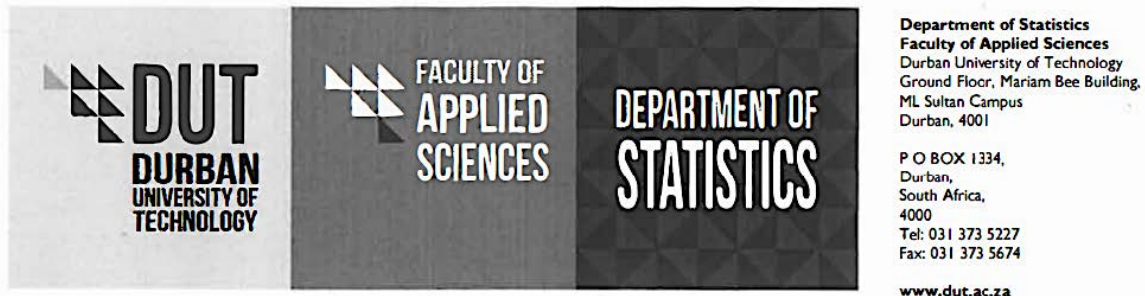
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## APPENDICES:

### Appendix 1: Declaration of Statistical Approval



4 February 2019

To whom it may concern

**Re: Statistical Analysis for Ms Mishka Jugnundan**

This letter serves to confirm that I am a qualified Statistician. I have a PhD in Mathematical Statistics from the University Of Pretoria. I have supervised many Masters theses in Statistics.

I also confirm that I have reviewed the Statistical analysis and approve the presentation of the statistical results.

Yours sincerely

Signature Removed

Prof Glenda Matthews

HoD: Department of Statistics.

## Appendix 2: Declaration of Professional Editing



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6 November 2019

#### Declaration of professional edit

**Quantifying the impact of attitude on the purchase decision-making process: A spotlight on counterfeit luxury handbags among Durban's emergent black middle-class**

By

**Mishka Jugnundan**

---

I declare that I have edited and proofread this thesis. My involvement was restricted to language usage and spelling, completeness and consistency, referencing style and formatting of headings, captions and Tables of Contents. I did no structural re-writing of the content.

I am qualified to have done such editing, being in possession of a Bachelor's degree with a major in English, having taught English to matriculation, and having a Certificate in Copy Editing from the University of Cape Town. I have edited more than 100 Masters and Doctoral theses, as well as articles, books and reports.

As the copy editor, I am not responsible for detecting, or removing, passages in the document that closely resemble other texts and could thus be viewed as plagiarism. I am not accountable for any changes made to this document by the author or any other party subsequent to my edit.

Sincerely,

Signature Removed

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**D. Ed. Education Management**

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## Appendix 3: Research Instrument



### Questionnaire:

**Exploring the Factors that Impact on Attitude to Purchase:** *A spotlight on counterfeit luxury handbags among Durban's emergent Black Middle-class Females*

#### Faculty:

Commerce

#### Department:

School of Management Studies (Marketing)

#### Researcher:

Mishka Jugnundan (JGNMIS001)

Email Address: mishkajugnundan@gmail.com

Cell Phone Contact Number: 076 296 9426

#### Supervisor:

Dr P. Pillay

**Dear Respondent,**

My name is Mishka Jugnundan and I am currently registered as a Master of Commerce student (specialising in Marketing) at the University of Cape Town (UCT). The research topic that I am currently investigating pertains to quantifying the factors that impact on attitude to purchase with relation to counterfeit luxury handbags. I therefore invite you to participate (voluntarily) in this research study by completing the questionnaire that follows.

Your feedback is greatly appreciated and will be kept as strictly confidential. Other than demographic data, you will not be requested to disclose any identifiable information.

You may choose to withdraw from the study at any given time and may contact the researcher (should you have any queries), by making note of the contact details supplied on the cover sheet of this questionnaire.

Please note the commencement of this research study has been approved by the UCT Commerce Faculty Ethics in Research Committee. By completing this questionnaire you therefore implicitly provide consent for your responses to be included within the researcher's data analysis and results presentation.

The questionnaire should not take longer than 15 minutes to complete. Many thanks for your valuable contribution and participation.

Signature Removed

---

**Mishka Jugnundan**

Researcher

## PART 1: Screening Questions

Please indicate your response by placing a 

<b>X</b>
----------

 in the appropriate box.

---

1.1 I am a Black female

<b>YES</b>		<b>NO</b>		<b>Prefer Not To Answer</b>	
------------	--	-----------	--	---------------------------------	--

1.2 I am aged between 20 and 29 years

<b>YES</b>		<b>NO</b>	
------------	--	-----------	--

1.3 I reside in Durban, in one of the following suburbs:

- Kloof
- Pinetown
- Newlands East
- Newlands West
- Westville

<b>YES</b>		<b>NO</b>	
------------	--	-----------	--

1.4 I earn between R7000 – R12 000 per month

<b>YES</b>		<b>NO</b>		<b>Prefer Not To Answer</b>	
------------	--	-----------	--	---------------------------------	--

---

**Please Note:** If you answered ‘**NO**’ to any of the above questions, **DO NOT continue** to Part 2 and please **hand the researcher your questionnaire at this point**. Thank you for your participation.

---



## PART 2: Attitudinal Antecedents

The images below depicts a range of luxury branded handbags replicas, which are sold all around South Africa, including in Durban.

This section of the questionnaire is based upon these handbags and requires you to indicate your response to statements on a Likert Scale. The scale ranges from numbers 1 to 7 (Entirely agree to Entirely disagree).



Please place an **X** on the number that best represents your response to the following statements.

	Statement	Entirely Agree	Mostly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Mostly Disagree	Entirely Disagree
<b>Individual Factor 1: Knowledge</b>								
2.1	I am aware that these handbags are branded with luxury designer logos although they are not manufactured by luxury brands	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.2	I am aware that these handbags are not original designs	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.3	I am aware that the cost of these handbags is much less than that of the original bags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.4	I am aware that the sale of these bags is considered to be illegal	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.5	I am aware that luxury designer brands disapprove of the sale of these bags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
<b>Individual Factor 2: Perceived Risk</b>								
2.6	I consider buying these bags to be a dangerous activity	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.7	I am concerned that I may be fined/prosecuted for purchasing these bags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.8	There is a high probability that these bags are not durable	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.9	Spending money on these bags might be a bad decision	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.10	I believe that there will be no repercussions for purchasing these bags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

No.	Statement	Entirely Agree	Mostly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Mostly Disagree	Entirely Disagree
<b>Individual Factor 3: Ethical Obligation</b>								
2.11	There is nothing wrong with purchasing luxury replica handbags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.12	It is not shameful to purchase these handbags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.13	I would feel guilty if I purchased these handbags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.14	I would not purchase these handbags as they are illegal products	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.15	I consider the act of purchasing these handbags as wrongful	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
<b>Product Factor 1: Product Price</b>								
2.16	I consider these handbags to be good value for money	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.17	I would pay for a luxury replica handbag I liked if I thought that it was priced fairly	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.18	I would not buy a luxury replica handbag if it was priced higher than a similar, unbranded handbag	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.19	I would pay for a luxury replica handbag I liked if I received a discounted price	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.20	I would not buy a luxury replica handbag if the price had been increased recently	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
<b>Product Factor 2: Product Quality</b>								
2.21	I consider these handbags to be of a good quality	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.22	I would not purchase a luxury replica handbag that I liked if it was of poor to average quality	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

2.23	I would only purchase a luxury replica handbag if it was of a high quality	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
No.	Statement	Entirely Agree	Mostly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Mostly Disagree	Entirely Disagree
<b>Product Factor 2: Product Quality (CONTINUED)</b>								
2.24	A high quality luxury replica handbag is a good investment	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.25	I would still purchase a luxury replica handbag I liked if it were of poor to average quality	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
<b>Service Factor 1: Service Quality</b>								
2.26	If I receive bad customer service I will not purchase these handbags	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.27	I feel more obliged to purchase these handbags if I receive personal attention from the seller	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.28	I feel more obliged to purchase these handbags if I feel comfortable during the purchasing process	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.29	I feel more obliged to purchase these handbags if I feel that the seller is reliable	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
2.30	I feel less obliged to purchase these handbags if the seller does not treat me with respect	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

### PART 3: Attitude to Purchase

No.	Statement	Entirely Agree	Mostly Agree	Somewhat Agree	Neither Agree nor Disagree	Somewhat Disagree	Mostly Disagree	Entirely Disagree
3.1	Knowledge of counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3.2	The perceived risk of purchasing counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3.3	My ethical obligation in relation to counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3.4	The price of counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3.5	The product quality of counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>
3.6	The service quality associated with purchasing counterfeit luxury handbags negatively affects my attitude to purchase	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>

**End of questionnaire**

**Thank you for your valuable contribution and participation!**

## Appendix 4:

### UCT Faculty of Commerce Ethics in Research Committee Approval

	<h2>Faculty of Commerce</h2> <p>Private Bag X3, Rondebosch, 7701 2.26 Leslie Commerce Building, Upper Campus Tel: +27 (0) 21 650 4375/ 5748 Fax: +27 (0) 21 650 4369 E-mail: <a href="mailto:com-faculty@uct.ac.za">com-faculty@uct.ac.za</a> Internet: <a href="http://www.uct.ac.za">www.uct.ac.za</a></p> <p> @Commerce_UCT  UCT Commerce Faculty Office</p>
---	---

20/08/2018

Ms Mishka Jugnundan  
School of Management  
Studies  
University of Cape Town

REF: REC 2018/008/078

Dear Mishka Jugnundan,

**Quantifying the impact of Attitude on the Purchase Decision-making Process: A spotlight on counterfeit luxury handbags among Durban's emergent Black Middle-class Females.**

We are pleased to inform you that your ethics application has been approved. We are pleased to inform you that your ethics application has been approved. Unless otherwise specified this ethical clearance is valid for 1 year and may be renewed upon application.

Please be aware that you need to notify the Ethics Committee immediately should any aspect of your study regarding the engagement with participants as approved in this application, change. This may include aspects such as changes to the research design, questionnaires or choice of participants.

The ongoing ethical conduct throughout the duration of the study remains the responsibility of the principal investigator.

We wish you well for your research.

Modie Sempu  
Administrative Assistant  
University of Cape Town  
Commerce Faculty Office  
Room 2.26 | Leslie Commerce Building

Office Telephone: +27 (0)21 650 4375  
Office Fax: +27 (0)21 650 4369  
E-mail: [modie.sempu@uct.ac.za](mailto:modie.sempu@uct.ac.za)  
Website: [www.commerce.uct.ac.za](http://www.commerce.uct.ac.za) <<http://www.commerce.uct.ac.za/>>

<sup>14</sup>“Our Mission is to be an outstanding teaching and research university, educating for life and addressing the challenges facing our society.”

## Appendix 5: Agreement to Participate in Fieldwork

### Fieldworker 1 – Rahul Singh



September 2018

#### AGREEMENT TO PARTICIPATE IN FIELDWORK

---

I, RAHUL SINGH (Print Name), confirm that I have agreed to participate in my capacity as a fieldworker in the study entitled "Quantifying the impact of Attitude on the Purchase Decision-making Process: A *spotlight on counterfeit luxury handbags among Durban's emergent Black Middle-class Females*".

Mishka Jugnundan (termed as *the researcher*), has:

1. Acquainted me with the data collection procedure.
2. Briefed me on interaction with respondents.
3. Encouraged me to ask questions, should I be unsure of any elements during the data collection process.
4. Ensured that she will provide transport to the selected data collection areas.
5. Ensured that she will provide me with the necessary tools to perform the data collection adequately (*i.e.* clipboards, pens etc.)

Signed: \_\_\_\_\_ Signature Removed



## Fieldworker 2 – Nabeel Khan



September 2018

### AGREEMENT TO PARTICIPATE IN FIELDWORK

---

I, NABEEL KHAN (Print Name), confirm that I have agreed to participate in my capacity as a fieldworker in the study entitled "Quantifying the impact of Attitude on the Purchase Decision-making Process: A spotlight on counterfeit luxury handbags among Durban's emergent Black Middle-class Females".

Mishka Jugnundan (termed as *the researcher*), has:

1. Acquainted me with the data collection procedure.
2. Briefed me on interaction with respondents.
3. Encouraged me to ask questions, should I be unsure of any elements during the data collection process.
4. Ensured that she will provide transport to the selected data collection areas.
5. Ensured that she will provide me with the necessary tools to perform the data collection adequately (*i.e.* clipboards, pens etc.)

Signature Removed

Signed: \_\_\_\_\_



## Appendix 6: Research Request Letters

### Westville Mall:



Shames Govender  
Centre Manager  
Westville Mall  
35 Buckingham Terrace  
Westville  
3630

Dear Shames

#### **Request for Permission to Conduct Research Activity at the Westville Mall Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001

## Westwood Mall:

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Ms Nalene Dilraj  
Westwood Mall  
Westwood  
Durban  
4000

Dear Nalene

**Request for Permission to Conduct Research Activity at the Westwood Mall Shopping Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001

## Pine Crest Centre:



Ms Zoe Kaseka  
General Manager  
Pine Crest Centre  
17 Kings Road  
Pinetown  
3610

Dear Zoe

### **Request for Permission to Conduct Research Activity at the Pine Crest Shopping Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student(UCT) 2018  
Student Number: JGNMIS001

## Nizamie Spar:



Nizamie Spar  
823 Inanda Road  
Newlands East  
4037

To Whom It May Concern

### **Request for Permission to Conduct Research Activity at the Nizamie Spar in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your Spar, more specifically, in and around parking areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MComStudent (UCT) 2018  
Student Number: JGNMIS001

## Village Mall Spar:



Village Mall Spar  
Kloof  
Durban  
3610

To Whom It May Concern

### **Request for Permission to Conduct Research Activity at the Village Mall Spar in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfil the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to 'Quantifying the impact of Attitude on the Purchase Decision-making Process' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your Spar, more specifically, in and around parking areas as well as entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001



## The Pavilion:



Ms Julie-Anne Zuma  
Marketing Manager  
The Pavilion Shopping Centre  
Jack Martens Drive  
Westville  
3611

Dear Julie-Anne

### **Request for Permission to Conduct Research Activity at the Pavilion Shopping Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001

## Village Market:



Village Market  
123 Jan Hofmeyr Road  
Westville  
3629

Dear Sharon

### **Request for Permission to Conduct Research Activity at the Village Market Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well as entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001

## Newkwa Medical Centre:



Newkwa Medical Centre  
Inanda Road  
Newlands West  
4037

Dear Shavashni

### **Request for Permission to Conduct Research Activity at Newkwa Medical Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking areas as well as entrances and exits (in other words, stationed away from any operational activity). Clientele will only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT) 2018  
Student Number: JGNMIS001



## Delcairn Centre:



Delcairn Lifestyle Centre  
12 Village Road  
Kloof  
3640

To Whom It May Concern

### **Request for Permission to Conduct Research Activity at the Delcairn Lifestyle Centre in September and October 2018**

My name is Mishka Jugnundan and I am currently enrolled for a Master of Commerce degree (specialising in Marketing) at the University of Cape Town. In order to fulfill the requirements of my degree, it is necessary for me to compile a thesis document, which must include evidence linked to data collection. The focus of my research investigation pertains to '*Quantifying the impact of Attitude on the Purchase Decision-making Process*' and has been approved by the UCT Commerce Faculty Ethics in Research Committee.

I am therefore writing to you in order to request the opportunity to conduct data collection by means of distributing a 10-15 minute questionnaire at your centre, more specifically, in and around parking and parking payment areas as well entrances and exits (in other words, stationed away from any shopping activity). Shoppers will be only be required to complete the questionnaire should they agree to participate in the study and will in no way be harassed by the researcher should they choose to decline to participate. If possible, I would appreciate the opportunity to conduct this activity over a two month period, namely during September and October, 2018.

If you would be willing to grant me permission to carry out this activity, please would you be so kind as to reply with your official confirmation so that I may have your permission for my records. If any additional permission is needed from another source, please do inform me.

Should you wish to contact me to discuss any queries or further requirements, I may be reached via cell phone [076 296 9426] or email [mishkajugnundan@gmail.com].

Thank you very much for your consideration of this request, I look forward to your response.

Yours faithfully,  
Mishka Jugnundan  
Cell: 076 296 9426

MCom Student (UCT)2018  
Student Number: JGNMIS001

## Appendix 7: Confirmation of Research Request Approval

### Pine Crest Centre:

PINE CREST SHOPPING CENTRE Inbox x



**Angelisa Gengan** <AGengan@broll.com>  
to me ▾

Good morning Mishka,

Hope you are well.

You are more than welcome to join us at Pine Crest Shopping Centre and conduct your survey questionnaires.

Please see attached application form. Kindly fill it in and return to me. You can ignore page 4 which is only for financial requirements.

Thank you so much.



**Angelisa Gengan | Marketing Assistant**

Vukile |

Direct Line: +27 31 709 3199

Email : [AGengan@broll.com](mailto:AGengan@broll.com)

*A level 2 contributor to B-BBEE*

Pine Crest Centre, 17 Kings Road, Pinetown

PART OF THE CBRE AFFILIATE NETWORK

**CBRE**

[Directors](#) | [Disclaimer](#)



### Village Market:



**Sharon Will** <SharonW@mowanaproperties.co.za>  
to me ▾

Hi Mishka,

I trust that you are well.

Permission is granted. However, please will you advise as to what dates you will be on site and duration thereof.  
Please ensure that you advise Centre Management when you are on site.

Kind regards

\*\*\*

Sharon

## Newkwa Medical Centre:



**Shavashni** <shavashni@medis.co.za>

to me ▾

Hi Mishka

All is good on our side. Hope you are keeping well.

It wont be a problem to conduct your research at our Medical Centre.

Kind regards

\*\*\*

Shavashni

## Delcainr Centre:



**ridwaan** <ridwaan@coralassetmanagers.com>

Sep 17, 2018, 8:45 AM



to Eshana, Jahan, Marissa, Helen, Shakeel, MHO, me ▾

Dear Mishka

You may proceed to conduct your research at the Delcainr Centre in Kloof. Please liaise with the centre managers, Helen and Shakeel in this regard. They have been copied in on this email and I have spoken to Shakeel this morning regarding your said request.

Trust that the above is in order.

\*\*\*

Thanks

Regards

**RIDWAAN ASMAL**  
Leasing Manager

131 Jan Hofmeyr Road , Westville, Durban, 3610  
PO Box 1427, Wandsbeck, 3610, South Africa  
Dooes 304, Durban  
T: +27 (0)31 274 7400



**CORAL INTERNATIONAL**  
ASSET MANAGERS

## Appendix 8:

### Descriptive Statistics Per Variable – Frequency Distributions

#### Question 2.1:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	76	21.7	25.2	25.2
	Mostly agree	52	14.9	17.3	42.5
	Somewhat agree	54	15.4	17.9	60.5
	Neither agree nor disagree	52	14.9	17.3	77.7
	Somewhat disagree	20	5.7	6.6	84.4
	Mostly disagree	22	6.3	7.3	91.7
	Entirely disagree	25	7.1	8.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

#### Question 2.2:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	70	20.0	23.3	23.3
	Mostly agree	68	19.4	22.6	45.8
	Somewhat agree	54	15.4	17.9	63.8
	Neither agree nor disagree	37	10.6	12.3	76.1
	Somewhat disagree	23	6.6	7.6	83.7
	Mostly disagree	27	7.7	9.0	92.7
	Entirely disagree	22	6.3	7.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.3:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	75	21.4	24.9	24.9
	Mostly agree	72	20.6	23.9	48.8
	Somewhat agree	56	16.0	18.6	67.4
	Neither agree nor disagree	32	9.1	10.6	78.1
	Somewhat disagree	22	6.3	7.3	85.4
	Mostly disagree	25	7.1	8.3	93.7
	Entirely disagree	19	5.4	6.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.4:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	66	18.9	21.9	21.9
	Mostly agree	78	22.3	25.9	47.8
	Somewhat agree	50	14.3	16.6	64.5
	Neither agree nor disagree	41	11.7	13.6	78.1
	Somewhat disagree	27	7.7	9.0	87.0
	Mostly disagree	23	6.6	7.6	94.7
	Entirely disagree	16	4.6	5.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.5:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	66	18.9	21.9	21.9
	Mostly agree	79	22.6	26.2	48.2
	Somewhat agree	60	17.1	19.9	68.1
	Neither agree nor disagree	38	10.9	12.6	80.7
	Somewhat disagree	27	7.7	9.0	89.7
	Mostly disagree	17	4.9	5.6	95.3
	Entirely disagree	14	4.0	4.7	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.6:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	41	11.7	13.6	13.6
	Mostly agree	21	6.0	7.0	20.6
	Somewhat agree	21	6.0	7.0	27.6
	Neither agree nor disagree	64	18.3	21.3	48.8
	Somewhat disagree	62	17.7	20.6	69.4
	Mostly disagree	55	15.7	18.3	87.7
	Entirely disagree	37	10.6	12.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

### Question 2.7:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	34	9.7	11.3	11.3
	Mostly agree	27	7.7	9.0	20.3
	Somewhat agree	19	5.4	6.3	26.6
	Neither agree nor disagree	60	17.1	19.9	46.5
	Somewhat disagree	67	19.1	22.3	68.8
	Mostly disagree	52	14.9	17.3	86.0
	Entirely disagree	42	12.0	14.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

### Question 2.8:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	40	11.4	13.3	13.3
	Mostly agree	29	8.3	9.6	22.9
	Somewhat agree	22	6.3	7.3	30.2
	Neither agree nor disagree	62	17.7	20.6	50.8
	Somewhat disagree	71	20.3	23.6	74.4
	Mostly disagree	53	15.1	17.6	92.0
	Entirely disagree	24	6.9	8.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.9:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	36	10.3	12.0	12.0
	Mostly agree	21	6.0	7.0	18.9
	Somewhat agree	29	8.3	9.6	28.6
	Neither agree nor disagree	66	18.9	21.9	50.5
	Somewhat disagree	58	16.6	19.3	69.8
	Mostly disagree	62	17.7	20.6	90.4
	Entirely disagree	29	8.3	9.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.10:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	34	9.7	11.3	11.3
	Mostly agree	70	20.0	23.3	34.6
	Somewhat agree	69	19.7	22.9	57.5
	Neither agree nor disagree	78	22.3	25.9	83.4
	Somewhat disagree	23	6.6	7.6	91.0
	Mostly disagree	14	4.0	4.7	95.7
	Entirely disagree	13	3.7	4.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		



**Question 2.11:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	56	16.0	18.6	18.6
	Mostly agree	90	25.7	29.9	48.5
	Somewhat agree	55	15.7	18.3	66.8
	Neither agree nor disagree	36	10.3	12.0	78.7
	Somewhat disagree	15	4.3	5.0	83.7
	Mostly disagree	29	8.3	9.6	93.4
	Entirely disagree	20	5.7	6.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.12:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	64	18.3	21.3	21.3
	Mostly agree	68	19.4	22.6	43.9
	Somewhat agree	59	16.9	19.6	63.5
	Neither agree nor disagree	40	11.4	13.3	76.7
	Somewhat disagree	21	6.0	7.0	83.7
	Mostly disagree	22	6.3	7.3	91.0
	Entirely disagree	27	7.7	9.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.13:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	23	6.6	7.6	7.6
	Mostly agree	34	9.7	11.3	18.9
	Somewhat agree	26	7.4	8.6	27.6
	Neither agree nor disagree	87	24.9	28.9	56.5
	Somewhat disagree	53	15.1	17.6	74.1
	Mostly disagree	46	13.1	15.3	89.4
	Entirely disagree	32	9.1	10.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.14:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	28	8.0	9.3	9.3
	Mostly agree	28	8.0	9.3	18.6
	Somewhat agree	27	7.7	9.0	27.6
	Neither agree nor disagree	66	18.9	21.9	49.5
	Somewhat disagree	76	21.7	25.2	74.8
	Mostly disagree	48	13.7	15.9	90.7
	Entirely disagree	28	8.0	9.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.15:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	25	7.1	8.3	8.3
	Mostly agree	31	8.9	10.3	18.6
	Somewhat agree	17	4.9	5.6	24.3
	Neither agree nor disagree	65	18.6	21.6	45.8
	Somewhat disagree	83	23.7	27.6	73.4
	Mostly disagree	52	14.9	17.3	90.7
	Entirely disagree	28	8.0	9.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.16:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	62	17.7	20.6	20.6
	Mostly agree	94	26.9	31.2	51.8
	Somewhat agree	45	12.9	15.0	66.8
	Neither agree nor disagree	39	11.1	13.0	79.7
	Somewhat disagree	25	7.1	8.3	88.0
	Mostly disagree	21	6.0	7.0	95.0
	Entirely disagree	15	4.3	5.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.17:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	81	23.1	26.9	26.9
	Mostly agree	69	19.7	22.9	49.8
	Somewhat agree	69	19.7	22.9	72.8
	Neither agree nor disagree	25	7.1	8.3	81.1
	Somewhat disagree	20	5.7	6.6	87.7
	Mostly disagree	23	6.6	7.6	95.3
	Entirely disagree	14	4.0	4.7	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.18:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	23	6.6	7.6	7.6
	Mostly agree	34	9.7	11.3	18.9
	Somewhat agree	24	6.9	8.0	26.9
	Neither agree nor disagree	88	25.1	29.2	56.1
	Somewhat disagree	47	13.4	15.6	71.8
	Mostly disagree	56	16.0	18.6	90.4
	Entirely disagree	29	8.3	9.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.19:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	40	11.4	13.3	13.3
	Mostly agree	87	24.9	28.9	42.2
	Somewhat agree	61	17.4	20.3	62.5
	Neither agree nor disagree	62	17.7	20.6	83.1
	Somewhat disagree	19	5.4	6.3	89.4
	Mostly disagree	18	5.1	6.0	95.3
	Entirely disagree	14	4.0	4.7	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.20:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	22	6.3	7.3	7.3
	Mostly agree	28	8.0	9.3	16.6
	Somewhat agree	26	7.4	8.6	25.2
	Neither agree nor disagree	76	21.7	25.2	50.5
	Somewhat disagree	65	18.6	21.6	72.1
	Mostly disagree	57	16.3	18.9	91.0
	Entirely disagree	27	7.7	9.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.21:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	50	14.3	16.6	16.6
	Mostly agree	89	25.4	29.6	46.2
	Somewhat agree	61	17.4	20.3	66.4
	Neither agree nor disagree	28	8.0	9.3	75.7
	Somewhat disagree	13	3.7	4.3	80.1
	Mostly disagree	38	10.9	12.6	92.7
	Entirely disagree	22	6.3	7.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.22:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	63	18.0	20.9	20.9
	Mostly agree	83	23.7	27.6	48.5
	Somewhat agree	60	17.1	19.9	68.4
	Neither agree nor disagree	29	8.3	9.6	78.1
	Somewhat disagree	22	6.3	7.3	85.4
	Mostly disagree	22	6.3	7.3	92.7
	Entirely disagree	22	6.3	7.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.23:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	62	17.7	20.6	20.6
	Mostly agree	73	20.9	24.3	44.9
	Somewhat agree	78	22.3	25.9	70.8
	Neither agree nor disagree	19	5.4	6.3	77.1
	Somewhat disagree	26	7.4	8.6	85.7
	Mostly disagree	15	4.3	5.0	90.7
	Entirely disagree	28	8.0	9.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.24:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	56	16.0	18.6	18.6
	Mostly agree	76	21.7	25.2	43.9
	Somewhat agree	71	20.3	23.6	67.4
	Neither agree nor disagree	25	7.1	8.3	75.7
	Somewhat disagree	28	8.0	9.3	85.0
	Mostly disagree	25	7.1	8.3	93.4
	Entirely disagree	20	5.7	6.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.25:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	8	2.3	2.7	2.7
	Mostly agree	35	10.0	11.6	14.3
	Somewhat agree	22	6.3	7.3	21.6
	Neither agree nor disagree	76	21.7	25.2	46.8
	Somewhat disagree	68	19.4	22.6	69.4
	Mostly disagree	66	18.9	21.9	91.4
	Entirely disagree	26	7.4	8.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.26:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	51	14.6	16.9	16.9
	Mostly agree	71	20.3	23.6	40.5
	Somewhat agree	51	14.6	16.9	57.5
	Neither agree nor disagree	58	16.6	19.3	76.7
	Somewhat disagree	20	5.7	6.6	83.4
	Mostly disagree	26	7.4	8.6	92.0
	Entirely disagree	24	6.9	8.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		



**Question 2.27:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	54	15.4	17.9	17.9
	Mostly agree	67	19.1	22.3	40.2
	Somewhat agree	63	18.0	20.9	61.1
	Neither agree nor disagree	46	13.1	15.3	76.4
	Somewhat disagree	21	6.0	7.0	83.4
	Mostly disagree	29	8.3	9.6	93.0
	Entirely disagree	21	6.0	7.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.28:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	59	16.9	19.6	19.6
	Mostly agree	82	23.4	27.2	46.8
	Somewhat agree	56	16.0	18.6	65.4
	Neither agree nor disagree	39	11.1	13.0	78.4
	Somewhat disagree	19	5.4	6.3	84.7
	Mostly disagree	27	7.7	9.0	93.7
	Entirely disagree	19	5.4	6.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.29:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	61	17.4	20.3	20.3
	Mostly agree	82	23.4	27.2	47.5
	Somewhat agree	52	14.9	17.3	64.8
	Neither agree nor disagree	43	12.3	14.3	79.1
	Somewhat disagree	27	7.7	9.0	88.0
	Mostly disagree	17	4.9	5.6	93.7
	Entirely disagree	19	5.4	6.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 2.30:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	58	16.6	19.3	19.3
	Mostly agree	71	20.3	23.6	42.9
	Somewhat agree	52	14.9	17.3	60.1
	Neither agree nor disagree	55	15.7	18.3	78.4
	Somewhat disagree	24	6.9	8.0	86.4
	Mostly disagree	18	5.1	6.0	92.4
	Entirely disagree	23	6.6	7.6	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.1:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	29	8.3	9.6	9.6
	Mostly agree	25	7.1	8.3	17.9
	Somewhat agree	29	8.3	9.6	27.6
	Neither agree nor disagree	57	16.3	18.9	46.5
	Somewhat disagree	77	22.0	25.6	72.1
	Mostly disagree	47	13.4	15.6	87.7
	Entirely disagree	37	10.6	12.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.2:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	14	4.0	4.7	4.7
	Mostly agree	31	8.9	10.3	15.0
	Somewhat agree	35	10.0	11.6	26.6
	Neither agree nor disagree	70	20.0	23.3	49.8
	Somewhat disagree	79	22.6	26.2	76.1
	Mostly disagree	57	16.3	18.9	95.0
	Entirely disagree	15	4.3	5.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.3:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	15	4.3	5.0	5.0
	Mostly agree	29	8.3	9.6	14.6
	Somewhat agree	41	11.7	13.6	28.2
	Neither agree nor disagree	72	20.6	23.9	52.2
	Somewhat disagree	85	24.3	28.2	80.4
	Mostly disagree	47	13.4	15.6	96.0
	Entirely disagree	12	3.4	4.0	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.4:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	18	5.1	6.0	6.0
	Mostly agree	23	6.6	7.6	13.6
	Somewhat agree	23	6.6	7.6	21.3
	Neither agree nor disagree	92	26.3	30.6	51.8
	Somewhat disagree	74	21.1	24.6	76.4
	Mostly disagree	52	14.9	17.3	93.7
	Entirely disagree	19	5.4	6.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.5:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	30	8.6	10.0	10.0
	Mostly agree	65	18.6	21.6	31.6
	Somewhat agree	73	20.9	24.3	55.8
	Neither agree nor disagree	77	22.0	25.6	81.4
	Somewhat disagree	23	6.6	7.6	89.0
	Mostly disagree	23	6.6	7.6	96.7
	Entirely disagree	10	2.9	3.3	100.0
	Total	301	86.0	100.0	
Missing	System	49	14.0		
Total		350	100.0		

**Question 3.6:**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Entirely agree	52	14.9	17.3	17.3
	Mostly agree	67	19.1	22.3	39.7
	Somewhat agree	52	14.9	17.3	57.0
	Neither agree nor disagree	56	16.0	18.7	75.7
	Somewhat disagree	23	6.6	7.7	83.3
	Mostly disagree	30	8.6	10.0	93.3
	Entirely disagree	20	5.7	6.7	100.0
	Total	300	85.7	100.0	
Missing	System	50	14.3		
Total		350	100.0		

## Appendix 9: Commonalities Per Variable

### Knowledge Communalities:

	Initial	Extraction
Question 2.1	1.000	.841
Question 2.2	1.000	.880
Question 2.3	1.000	.856
Question 2.4	1.000	.836
Question 2.5	1.000	.808

### Perceived Risk Communalities:

	Initial	Extraction
Question 2.6	1.000	.822
Question 2.7	1.000	.867
Question 2.8	1.000	.865
Question 2.9	1.000	.837
Question 2.10 (Recoded)	1.000	.290

### Ethical Obligation Communalities:

	Initial	Extraction
Question 2.11 (Recoded)	1.000	.789
Question 2.12 (Recoded)	1.000	.787
Question 2.13	1.000	.724
Question 2.14	1.000	.771
Question 2.15	1.000	.799

**Product Price Communalities:**

	Initial	Extraction
Question 2.16	1.000	.797
Question 2.17	1.000	.764
Question 2.18 (Recoded)	1.000	.557
Question 2.19	1.000	.653
Question 2.20 (Recoded)	1.000	.602

**Product Quality Communalities:**

	Initial	Extraction
Question 2.21	1.000	.777
Question 2.22	1.000	.790
Question 2.23	1.000	.807
Question 2.24	1.000	.775
Question 2.25 (Recoded)	1.000	.438

**Service Quality Communalities:**

	Initial	Extraction
Question 2.26	1.000	.692
Question 2.27	1.000	.867
Question 2.28	1.000	.860
Question 2.29	1.000	.847
Question 2.30	1.000	.721

### Purchase Decision-making Communalities:

	Initial	Extraction
Question 3.1	1.000	.555
Question 3.2	1.000	.694
Question 3.3	1.000	.762
Question 3.4	1.000	.622
Question 3.5	1.000	.771
Question 3.6	1.000	.768



## Appendix 10: Factor Loadings Per Variable

### Knowledge Total Variance Explained:

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.1	4.221	84.423	84.423	4.221	84.423	84.423
Question 2.2	.335	6.709	91.131			
Question 2.3	.184	3.672	94.803			
Question 2.4	.160	3.209	98.012			
Question 2.5	.099	1.988	100.000			

### Perceived Risk Total Variance Explained:

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.6	3.682	73.636	73.636	3.682	73.636	73.636
Question 2.7	.779	15.579	89.215			
Question 2.8	.284	5.680	94.895			
Question 2.9	.142	2.834	97.728			
Question 2.10	.114	2.272	100.000			

### Ethical Obligation Total Variance Explained:

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.11	3.870	77.391	77.391	3.870	77.391	77.391
Question 2.12	.516	10.327	87.718			
Question 2.13	.297	5.931	93.649			
Question 2.14	.198	3.957	97.606			
Question 2.15	.120	2.394	100.000			

**Product Price Total Variance Explained:**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.16	3.373	67.465	67.465	3.373	67.465	67.465
Question 2.17	.730	14.597	82.062			
Question 2.18	.400	8.008	90.070			
Question 2.19	.336	6.715	96.784			
Question 2.20	.161	3.216	100.000			

**Product Quality Total Variance Explained:**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.21	3.586	71.721	71.721	3.586	71.721	71.721
Question 2.22	.643	12.863	84.584			
Question 2.23	.324	6.486	91.070			
Question 2.24	.280	5.602	96.672			
Question 2.25	.166	3.328	100.000			

**Service Quality Total Variance Explained:**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 2.26	3.988	79.756	79.756	3.988	79.756	79.756
Question 2.27	.431	8.629	88.385			
Question 2.28	.325	6.496	94.880			
Question 2.29	.144	2.883	97.764			
Question 2.30	.112	2.236	100.000			

## Purchase Decision-making Total Variance Explained:

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Question 3.1	2.646	44.107	44.107	2.646	44.107	44.107	2.633	43.882	43.882
Question 3.2	1.527	25.450	69.557	1.527	25.450	69.557	1.541	25.676	69.557
Question 3.3	.619	10.309	79.867						
Question 3.4	.480	7.998	87.864						
Question 3.5	.421	7.011	94.875						
Question 3.6	.307	5.125	100.000						

## Appendix 11:

### Descriptive Statistics Per Variable – Total Scoring Approach

#### Knowledge Descriptive Statistics:

		Statistic	Std. Error
Knowledge Total	Mean	15.3621	.48235
	95% Confidence Interval for Mean		
	Lower Bound	14.4129	
	Upper Bound	16.3113	
	5% Trimmed Mean	14.9360	
	Median	13.0000	
	Variance	70.032	
	Std. Deviation	8.36850	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	11.50	
	Skewness	.760	.140
	Kurtosis	-.555	.280

#### Perceived Risk Descriptive Statistics:

		Statistic	Std. Error
Perceived Risk Total	Mean	21.9236	.43797
	95% Confidence Interval for Mean		
	Lower Bound	21.0617	
	Upper Bound	22.7855	
	5% Trimmed Mean	22.0965	
	Median	23.0000	
	Variance	57.737	
	Std. Deviation	7.59852	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	11.00	
	Skewness	-.497	.140
	Kurtosis	-.698	.280

### Ethical Obligation Descriptive Statistics:

		Statistic	Std. Error
Ethical Total	Mean	22.6412	.44733
	95% Confidence Interval for Mean	Lower Bound	21.7609
		Upper Bound	23.5215
	5% Trimmed Mean	22.9160	
	Median	24.0000	
	Variance	60.231	
	Std. Deviation	7.76085	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	10.00	
	Skewness	-.646	.140
	Kurtosis	-.454	.280

### Product Price Descriptive Statistics:

		Statistic	Std. Error
Product Price Total	Mean	16.3322	.40040
	95% Confidence Interval for Mean	Lower Bound	15.5443
		Upper Bound	17.1202
	5% Trimmed Mean	16.0583	
	Median	15.0000	
	Variance	48.256	
	Std. Deviation	6.94665	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	10.00	
	Skewness	.630	.140
	Kurtosis	-.474	.280

### Product Quality Descriptive Statistics:

		Statistic	Std. Error
Product Quality Total	Mean	16.0066	.43445
	95% Confidence Interval for Mean	Lower Bound	15.1517
		Upper Bound	16.8616
	5% Trimmed Mean	15.6704	
	Median	14.0000	
	Variance	56.813	
	Std. Deviation	7.53746	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	9.00	
	Skewness	.845	.140
	Kurtosis	-.277	.280

### Service Quality Descriptive Statistics:

		Statistic	Std. Error
Service Quality Total	Mean	15.9934	.46291
	95% Confidence Interval for Mean	Lower Bound	15.0824
		Upper Bound	16.9043
	5% Trimmed Mean	15.6150	
	Median	14.0000	
	Variance	64.500	
	Std. Deviation	8.03119	
	Minimum	5.00	
	Maximum	35.00	
	Range	30.00	
	Interquartile Range	12.00	
	Skewness	.776	.140
	Kurtosis	-.528	.280

## Purchase Decision-making Descriptive Statistics:

		Statistic	Std. Error
Purchase Decision-making	Mean	24.0167	.32872
	95% Confidence Interval for Mean	Lower Bound	23.3698
		Upper Bound	24.6636
	5% Trimmed Mean	24.1074	
	Median	24.0000	
	Variance	32.418	
	Std. Deviation	5.69366	
	Minimum	6.00	
	Maximum	42.00	
	Range	36.00	
	Interquartile Range	6.00	
	Skewness	-.349	.141
	Kurtosis	1.549	.281

